

2016 Moving to Work Annual Report



Keene Housing

SECTION I. INTRODUCTION	5
SECTION II. GENERAL HOUSING AUTHORITY OPERATING INFORMATION	8
<i>Housing Stock Information</i>	<i>8</i>
<i>Leasing Information</i>	<i>10</i>
<i>Reporting Compliance with Statutory MTW Requirements</i>	<i>12</i>
<i>Description of any Issues Related to Leasing of Public Housing, Housing Choice Vouchers, or Local, Non-Traditional Units and Solutions at Fiscal Year End</i>	<i>15</i>
<i>Number of Households Transitioned to Self-Sufficiency by Fiscal Year End</i>	<i>16</i>
<i>Wait List Information.....</i>	<i>17</i>
SECTION III. PROPOSED MTW ACTIVITIES.....	18
SECTION IV. APPROVED MTW ACTIVITIES	19
<i>Implemented Activities</i>	<i>20</i>
1999.01.HC Eligibility Administration Guidelines.....	20
2008.03.HC MTW Homeownership Flat Subsidy	21
1999.02.CE Housing Quality Standards (HQS) Landlord Self-certification Inspection Protocol	22
1999.03.CE Rent Reasonableness Neighborhood Analysis Discontinuance	23
1999.07.HC Reasonable Rent Determination Discontinuance	24
1999.08.HC 40% Affordability Discontinuance.....	25
1999.04.CE Stepped Subsidy Rent Reform	26
2013.01.SS \$0 HAP Rent Burden Test	28
1999.05.SS Resident Self-Reliance (RSR) Program.....	29

1999.06.HC Transitional Housing Assistance Shelter Program (THASP).....	33
2005.01.CE Elderly and Disabled Household Alternative Recertification Schedule	34
2005.02.CE Stepped Subsidy Alternative Recertification Schedule.....	36
2008.01.HC Project Based Voucher Program	37
2008.02.CE Restrictions on Section 8 Portability	37
2011.01.CE Housing Quality Standards (HQS) Biennial Inspection Schedule	38
2013.01.CE Housing Quality Standards (HQS) Alternative Inspection Protocol	39
2014.01.HC Affordable Housing Preservation Program (AHPP).....	39
2014.02.CE Medical Deduction Threshold.....	40
2014.02.SS Asset Exclusion Threshold	42
2014.04.SS Keene Housing Kids Collaborative (KHKC)	43
2014.03.HC Affordable Housing Preservation & Modernization Program	44
2015.01.CE Affordable Housing Preservation Program - Rent Reform	45
2015.02.CE Affordable Housing Preservation Program – Alternative Inspection Schedule	48
2015.03.CE Earned Income Disregard (EID) Elimination	49
2016.01.CE Project-Based Unit Agency Conducted Inspections	51
2016.02.HC Project M.A.R.C.H. (Monadnock Area Resources Curing Homelessness).....	52
Not Yet Implemented Activities	57
Activities on Hold.....	58
Closed Out Activities	58
2006.01.CE Standard Deductions.....	58
SECTION V. SOURCES AND USES OF FUNDING	59

SECTION VI. ADMINISTRATIVE	60
Agency Review	60
PHA-Directed Evaluations of MTW	60
Certification of Compliance.....	60
 APPENDIX I. KEENE HOUSING PORTFOLIO	 63
Main Developments	63
Multi-Family Section 8 (All Non-MTW)	63
Low Income Housing Tax Credit (LIHTC) Properties	63
Affordable Housing Preservation Program	64
Special Programs – CDBG & Shelter.....	64
Keene Housing Voucher Programs	64
 APPENDIX II. 2016 RESIDENT SATISFACTION SURVEY RESULTS	 65
Customer Service - Housing Department	65
Customer Service - Voucher Department	66
Customer Service - Resident Service Coordinators.....	67
Maintenance & Safety.....	68
Communications & Transportation	70
Other	72
 APPENDIX III. KEENE HOUSING 2016 AGENCY-WIDE ANNUAL REPORT	 73

Since its establishment in 1965, Keene Housing has played a key role in providing affordable housing options to the residents of New Hampshire's Monadnock region. Serving those with the greatest need is our primary mission and our programs ensure that diverse populations – the homeless, elderly and disabled households, and working families – all benefit from KH's programs.

KH works diligently to ensure the long-term financial and physical viability of its housing inventory and respond to regional housing needs. Pursuing this mission however, in an environment characterized by multi-year reductions in federal funding, escalating costs to maintain an aging real estate portfolio, and an increasing gap between the availability of affordable housing and the number of low-income families in need of assistance, is a constant challenge.

An important tool KH uses in meeting this challenge is the flexibilities to us through our participation in Department of Housing and Urban Development's (HUD's) Moving to Work (MTW) demonstration program. KH was selected in 1999 to join a small group of high-performing housing authorities participating in MTW. MTW participation provides KH a unique opportunity to breakaway from overly restrictive federal housing program rules and constraints in favor of new approaches to delivering affordable housing in our local communities. It is difficult to describe how important MTW has been to our survival and growth.

As one of just 39 agencies currently participating in the program, KH's MTW participation has enabled the development of strong local and regional partnerships that regularly leverage new financial and programmatic resources. In collaboration with local governments and non-profit organizations KH has expanded its reach and has grown to assist more households, in more ways, than ever before. With the demand for affordable housing at record levels, these partnerships are vital to KH's core mission of ensuring the availability of quality affordable housing for the region's most at-risk populations.

As mandated by Congress, the MTW demonstration encourages KH to develop new approaches in the delivery of housing services in order to address the following statutory objectives:

- Reduce cost and achieve greater efficiency;
- Give incentives for education and employment – particularly to families with children whose heads of households are either working, seeking work, or participating in job training, education or other programs that assist in obtaining employment and becoming economically self-sufficient; and
- Increase housing choice for low-income families.

Under the terms of our MTW Agreement, KH is required to submit an Annual Report to HUD documenting progress toward meeting the initiatives and activities identified in the MTW Annual Plan. Over the years the purpose of this report has changed greatly. Once a tool to highlight an MTW's agency's activities over the past year and allow HUD to identify replicable KH MTW activities, today the Report is, merely, a data collection tool that leaves little room for discussion or analysis. KH has tried to stay true to the new focus of the Report. As such, beginning with this FY2016 MTW Annual Report, activity descriptions will remain static as will much of the narrative. For a more complete picture of KH's work, we recommend reviewing the KH 2016 Agency-wide Annual Report. This report provides our community, partners and policy makers with a more comprehensive view of our activities than the MTW Report format allows.

2016 IN REVIEW

In FY 2016 we continued to see the positive growth of previous years. After only a year, the Keene Housing Kids Collaborative has successfully become an important community asset providing a wide variety of programs and opportunities for KH youth. Our Development Grants and Rent Credits (DGRC) continues to help many families secure reliable transportation, pay for safe, quality childcare, and pursue educational goals. Through the Affordable Housing Preservation and Modernization activity, KH was able to provide \$1.8 million for needed capital improvements throughout the portfolio and secure additional Community Development Block Grant funding for improvements in 2017. In addition, we introduced Project MARCH, a Housing First sponsor-based MTW program for homeless veterans and the chronically homeless.

Outside of MTW we added three new programs to our resident services efforts. Community Connections is a new resident program focused on providing referral and support services for our elderly and disabled populations. Community Gardens looks to expand our existing resident-led community gardening program to other properties. Finally, KH opened and grew the Farm to Family Buying Club. Originally piloted in 2015, Farm to Family provides KH-assisted families to opportunity to purchase locally grown produce directly from farmers at significantly discounted prices. While none of these programs use MTW flexibility directly, it is just another example of how MTW allows a housing authority to think differently about how to best help those it serves.

As always, none of this would have been possible without a dedicated staff committed to providing quality housing to families in need. The Facilities and Assets team maintained an average work order turnaround of at or below 5 days and a unit make ready time of 10 days; impressive numbers by any measure. Our Housing Department maintained

a vacancy rate of 1.2%, ensuring each vacant unit was quickly filled by an eligible family in need. And thanks to our tenant assistance specialists and a supportive community of landlords and social services partners, our utilization exceeded 100% and less than 1% of families who received an MTW voucher were unable to find affordable, quality housing within 90 days of receiving one.

HOUSING STOCK INFORMATION

Keene Housing owns or manages 551 units of affordable housing including two homeless shelters, two HUD multifamily properties, six Low Income Housing Tax Credit (LIHTC) properties, one homes for chronically mentally ill, and ten former public housing developments.

MTW plays an integral part in the management of our entire portfolio. Both our former public housing portfolio and many of our LIHTC properties include MTW Project Based Voucher (PBV) subsidies; our homeless shelters utilize sponsor-based subsidies provided through our Transitional Housing Assistance Subsidy Program (THASP); and in 2015 we completed the conversion of Meadow Road, an expiring use Project-Based Section 8 property, to MTW PBVs through our Affordable Housing Preservation initiative. For a clearer picture of which units benefit from our participation in MTW, please see the table provided in Appendix I.

New Housing Choice Vouchers that were Project Based During the Fiscal Year

Table 1. New PBVs issued in FY2016.

Property Name	Anticipated Number of New Vouchers to be Project-Based*	Actual Number of New Vouchers that were Project-Based	Description of Project
N/A	0	0	N/A

Table 2. Total PBVs Committed in FY2016.

Anticipated Total New Vouchers to be Project-Based*	Actual Total New Vouchers that were Project-Based	Anticipated Total Number of PBVs Committed at the End of the Fiscal Year*	Actual Total Number of PBVs Committed at the End of the Fiscal Year	Anticipated Total Number of PBVs Leased Up or Issued to a Potential Tenant at the End of the Fiscal Year*	Actual Total Number of PBVs Leased Up or Issued to a Potential Tenant at the End of the Fiscal Year
0	0	339	339	330	330

*From the Plan

Other Changes to the Housing Stock That Occurred During the Fiscal Year

There were no other changes to our housing stock in FY2016.

General Description of All Planned Capital Fund Expenditures During the Plan Year

KH does not have any public housing units and is ineligible for Capital Funds at this time.

Overview of Other Housing Owned and/or Managed by the PHA at Fiscal Year End

Table 3. Other Housing Owned and/or Managed by KH

Housing Program*	Total Units	Overview of the Program
Non-MTW HUD Funded	100	Includes 90 Multifamily Section 8 and 10 Section 202 units
Tax Credit	81	81 2- and 3-bedroom townhouse style units including 2 accessible units; mix of Tax Credit, USDA RD, Multifamily Section 8, and HOME subsidies
Market Rate	26	24 1-bedroom units at Ashbrook managed for Cheshire Housing Opportunities and 2 units at Brookbend East
Total Other Housing Owned and/or Managed	207	

*Select Housing Program from: Tax-Credit, State Funded, Locally Funded, Market-Rate, Non-MTW HUD Funded, Managing Developments for other non-MTW Public Housing Authority, or Other.

If Other, please describe: N/A

LEASING INFORMATION

The tables on the following pages provide details on the families served by KH. The first section provides information about the families served through KH's Transitional Housing Assistance Subsidy Program (THASP) and Project MARCH, a local, non-traditional MTW funded program. For more information on these activities please see page 33 and 52, respectively. The second section provides an overview of the mix of families served by KH through our traditional MTW Housing Choice Voucher (HCV) program. The final section reports on households participating that successfully transitioned out of housing assistance in FY2016.

Households Served through Local Non-Traditional MTW Funded Programs

Table 4. Number of Households Served at the End of the Fiscal Year (Number of Households Served).

Housing Program	Number of Households Served*	
	Planned	Actual
Number of Units that were Occupied/Leased through Local Non-Traditional MTW Funded Property-Based Assistance Programs **	768	745
Number of Units that were Occupied/Leased through Local Non-Traditional MTW Funded Tenant-Based Assistance Programs **	0	2
Port-In Vouchers (not absorbed)	0	0
Total Projected and Actual Households Served	768	747

* Calculated by dividing the planned/actual number of unit months occupied/leased by 12.

** In instances when a Local, Non-Traditional program provides a certain subsidy level but does not specify a number of units/Households Served, the PHA should estimate the number of Households Served.

Table 5. Number of Households Served at the End of the Fiscal Year (Units Months Leased)

Housing Program	Unit Months Occupied/Leased****	
	Planned	Actual
Number of Units that were Occupied/Leased through Local Non-Traditional MTW Funded Property-Based Assistance Programs ***	64	62
Number of Units that were Occupied/Leased through Local Non-Traditional MTW Funded Tenant-Based Assistance Programs ***	0	2
Port-In Vouchers (not absorbed)	0	0
Total Projected and Annual Unit Months Occupied/Leased	64	64

*** In instances when a Local, Non-Traditional program provides a certain subsidy level but does not specify a number of units/Households Served, the PHA should estimate the number of Households Served.

**** Unit Months Occupied/Leased is the total number of months KH has occupied/leased units, according to unit category during the year.

Explanation for Differences Between Planned and Actual Households Served

Residents housed served by the new service provider at Fairweather Lodge are ineligible for THASP subsidy which resulted in fewer households being served by that program (page 33). However, KH implemented our new local non-traditional tenant-based program, Project MARCH, as part of a 2016 Plan Amendment (page 52). As of the end of the year, two households out of the anticipated twenty were being served through MARCH.

Households Served Through Local Non-Traditional Services Only

Table 6. Average and Total Number of Households Served at the End of the Fiscal Year

	Average Number of Households Served Per Month	Total Number of Households Served During the Year
Households Served through Local, Non-Traditional Services Only	0	0

REPORTING COMPLIANCE WITH STATUTORY MTW REQUIREMENTS

75% of Families Assisted are Very Low-Income

HUD will verify compliance with the statutory objective of “assuring that at least 75 percent of the families assisted by the Agency are very low-income families” is being achieved by examining public housing and Housing Choice Voucher family characteristics as submitted into the PIC or its successor system utilizing current resident data at the end of the agency’s fiscal year. The PHA will provide information on local, non-traditional families provided with housing assistance at the end of the PHA fiscal year, not reported in PIC or its successor system, in the following format:

Table 7. Local, Non-Traditional Households Served Annually

Fiscal Year	2011	2012	2013	2014	2015	2016	2017	2018
Total Number of Local, Non-Traditional MTW Households Assisted	39	181	350	646	731	747	0	0
Number of Local, Non-Traditional MTW Households with Incomes Below 50% of Area Median Income	39	181	350	646	731	747	0	0
Percentage of Local, Non-Traditional MTW Households with Incomes Below 50% of Area Median Income	100%	100%	100%	100%	100%	100%	0	0

Reporting Compliance with Statutory MTW Requirements: Maintain Comparable Mix

In order to demonstrate that the statutory objective of “maintaining a comparable mix of families (by family size) are served, as would have been provided had the amounts not been used under the demonstration” is being achieved, the PHA will provide information in the following formats:

Table 8. Baseline for the Mix of Family Sizes Served (FY 1999)

Family Size	Occupied Number of Public Housing units by Household Size when PHA Entered MTW	Utilized Number of Section 8 Vouchers by Household Size when PHA Entered MTW	Non-MTW Adjustments to the Distribution of Household Sizes	Baseline Number of Household Sizes to be Maintained	Baseline Percentages of Family Sizes to be Maintained
1 Person	0	316	0	316	54%
2 Person	0	118	0	118	20%
3 Person	0	80	0	80	14%
4 Person	0	44	0	44	8%
5 Person	0	17	0	17	3%
6+ Person	0	10	0	10	2%
Totals	0	585	0	585	100%

Explanation for Baseline Adjustments to the Distribution of Household Sizes Utilized

N/A

Table 9. Actual Mix of Family Sizes Served

	1 Person	2 Person	3 Person	4 Person	5 Person	6+ Person	Totals
Baseline Percentages of Household Sizes to be Maintained**	54%	20%	14%	8%	3%	2%	100%
Number of Households Served by Family Size this Fiscal Year***	327	104	77	36	22	6	572
Percentages of Households Served by Household Size this Fiscal Year****†	57%	18%	13%	6%	4%	1%	100%
Percentage Change	6%	-10%	-2%	-16%	32%	-39%	0%

* "Non-MTW adjustments to the distribution of family sizes" are defined as factors that are outside the control of the PHA. Acceptable "non-MTW adjustments" include, but are not limited to, demographic changes in the community's population. If the PHA includes non-MTW adjustments, HUD expects the explanations of the factors to be thorough and to include information substantiating the numbers used.

** The numbers in this row will be the same numbers in the chart above listed under the column "Baseline percentages of family sizes to be maintained."

*** The methodology used to obtain these figures will be the same methodology used to determine the "Occupied number of Public Housing units by family size when PHA entered MTW" and "Utilized number of Section 8 Vouchers by family size when PHA entered MTW" in the table immediately above.

**** The "Percentages of families served by family size this fiscal year" will reflect adjustments to the mix of families served that are directly due to decisions the PHA has made. HUD expects that in the course of the demonstration, PHAs will make decisions that may alter the number of families served.

†Does not include households served through KH's local non-traditional MTW programs, THASP and Project MARCH.

Justification and Explanation for Family Size Variations of Over 5% from the Baseline Percentages

Variations from baseline percentages reflect changes in local demographics which have shifted from larger to smaller families and higher number of older households. However, it is important to note that much of the change is based on the thirty households that are served in excess of our baseline numbers and that, in terms of actual numbers, most groups remain at the same level or above the baseline year.

DESCRIPTION OF ANY ISSUES RELATED TO LEASING OF PUBLIC HOUSING, HOUSING CHOICE
VOUCHERS, OR LOCAL, NON-TRADITIONAL UNITS AND SOLUTIONS AT FISCAL YEAR END

Keene Housing did not have any issues relating to leasing in its programs during the fiscal year.

Table 10. Leasing issues during fiscal year by program.

Housing Program	Description of Leasing Issues and Solutions
N/A	N/A

NUMBER OF HOUSEHOLDS TRANSITIONED TO SELF-SUFFICIENCY BY FISCAL YEAR END

KH uses two definitions for self-sufficiency. The first definition, “economic self-sufficiency”, counts households that leave housing assistance through KH’s \$0 HAP Threshold activity (page 28). Households who meet this criteria have increased their income enough that KH’s Housing Assistance Payment (HAP) is reduced to \$0. After six months at \$0 HAP, KH determines that the household no longer requires housing assistance and the household’s participation in the voucher program is ended.

KH’s second definition, “personal self-sufficiency”, counts households that voluntarily terminate participation. Generally, these households leave the program because they have found a way to afford housing without KH’s assistance. In some cases, a household may have found housing that better suits their needs at a lower price or where housing costs are offset in some way, such as becoming a live-in aid. In other cases, a household may have reduced their debt to the point that they feel they can afford rent without assistance, purchased a home without KH assistance, or found a job outside of our jurisdiction and do not feel that porting out is worth the required time and paperwork. KH does not include households who choose to terminate their participation to avoid eviction or termination from the HCV program for non-compliance as having attained self-sufficiency.

Table 11. Number of Households Transitioned To Self-Sufficiency by Fiscal Year End

Activity Name/#	Number of Households Transitioned	Agency Definition of Self Sufficiency
\$0 HAP Rent Burden Test/2013.01.SS	2	Economic self-sufficiency: Household HAP is reduced to \$0 due to an increase in gross income
Resident Self-Reliance/1999.05.SS	9	Personal self-sufficiency: Voluntary termination for reasons other than to avoid eviction or HCV program termination
Households Duplicated Across Activities/Definitions	0	
Annual Total Number of Households Transitioned to Self-Sufficiency	11	

WAIT LIST INFORMATION

Table 12. Projected Number of Wait List Applicants for FY2016 by Wait List Type.

Housing Program(s)*	Wait List Type**	Number of Households on Wait List	Wait List Open, Partially Open, or Closed***	Are There Plans to Open the Wait List During the Fiscal Year
Federal MTW HCV Units (Tenant-Based)	Community-Wide	407	Open	N/A
Federal MTW HCV Units	Program Specific (NED)	218	Open	N/A
Federal Non-MTW HCV Units	Program Specific (Mainstream)	210	Open	N/A
Federal MTW HCV Units (Project Based)	Site-based (Unduplicated)	710	Open	N/A
Federal MTW HCV Units (Tenant Based)	Program Specific (PBV Mobility)	98	Partially Open	No

* Select Housing Program: Federal MTW Public Housing Units; Federal MTW Housing Choice Voucher Program; Federal non-MTW Housing Choice Voucher Units; Tenant-Based Local, Non-Traditional MTW Housing Assistance Program; Project-Based Local, Non-Traditional MTW Housing Assistance Program; and Combined Tenant-Based and Project-Based Local, Non-Traditional MTW Housing Assistance Program.

** Select Wait List Types: Community-Wide, Site-Based, Merged (Combined Public Housing or Voucher Wait List), Program Specific (Limited by HUD or Local PHA Rules to Certain Categories of Households which are Described in the Rules for Program Participation), None (If the Program is a New Wait List, Not an Existing Wait List), or Other (Please Provide a Brief Description of this Wait List Type).

*** For Partially Open Wait Lists, provide a description of the populations for which the wait list is open.

The PBV Mobility Waitlist is only available to households leased up in a PBV unit interested in obtaining a tenant-based voucher.

If Local, Non-Traditional Housing Program, please describe:

N/A

If Other Wait List Type, please describe:

N/A

If there are any changes to the organizational structure of the wait list or policy change regarding the wait list, provide a narrative detailing these changes.

N/A

SECTION III. PROPOSED MTW ACTIVITIES

All proposed activities that are granted approval by HUD are reported in Section IV as 'Approved Activities'.

SECTION IV. APPROVED MTW ACTIVITIES

The following table indexes all current MTW Activities with statutory objective, authorization cited, approval and implementation year, and status. A complete discussion of the each activity, challenges, and metrics begins on page 20.

Activity Name	Plan Year	Activity Type	Primary Statutory Objective	Status
Alternative Rent Burden Threshold	FY1999	Rent Reform	Expand Housing Choices	Ongoing
Eligibility Administration for Section 8 HCV Program	FY1999	Admission Policy	Expand Housing Choices	Ongoing
HQS Landlord Self-Certification Inspection Program	FY1999	Inspection Policy	Cost Effectiveness	Ongoing
Rent Reasonableness Neighborhood Analysis Discontinuance	FY1999	Rent Reform	Expand Housing Choices	Ongoing
Resident Self-Reliance Program	FY1999	Resident Services	Self-Sufficiency	Ongoing
Stepped Subsidy Rent Reform	FY1999	Rent Reform	Self-Sufficiency	Ongoing
Unit Rent Reasonableness Analysis Discontinuance	FY1999	Rent Reform	Expand Housing Choices	Ongoing
Transitional Housing Assistance Subsidy Program	FY2000	Supportive Housing Partnership	Expand Housing Choices	Ongoing
Income Based Alternative Recertification Schedule	FY2005	Rent Reform	Cost Effectiveness	Ongoing
Stepped Subsidy Alternative Recertification Threshold	FY2005	Rent Reform	Cost Effectiveness	Ongoing
Standard Deductions	FY2006	Rent Reform	Cost Effectiveness	Closed Out
MTW Homeownership Program	FY2008	Homeownership	Expand Housing Choices	Ongoing
Project-Based Voucher Program	FY2008	Project Based Initiatives	Expand Housing Choices	Ongoing
Restrictions on Section 8 Portability	FY2008	Mobility and Portability	Cost Effectiveness	Ongoing
Housing Quality Standards (HQS) Biennial Inspection Schedule	FY2011	Inspections Policy	Cost Effectiveness	Ongoing
\$0 HAP Rent Burden Test	FY2013	Occupancy Policy	Cost Effectiveness	Ongoing
HQS Alternative Inspection Protocol	FY2013	Inspection Policy	Cost Effectiveness	Ongoing
Affordable Housing Preservation and Modernization Program	FY2014	Use of Funds	Expand Housing Choices	Ongoing
Affordable Housing Preservation Program (AHPP)	FY2014	Project Based Initiatives	Expand Housing Choices	Ongoing
Asset Exclusion Threshold	FY2014	Rent Reform	Self-Sufficiency	Ongoing
Keene Housing Kids Collaborative	FY2014	Use of Funds	Self-Sufficiency	Ongoing
Medical Deduction Threshold	FY2014	Rent Reform	Cost Effectiveness	Ongoing
AHPP Alternative Inspection Protocol	FY2016	Inspection Policy	Cost Effectiveness	Ongoing

Activity Name	Plan Year	Activity Type	Primary Statutory Objective	Status
AHPP Rent Reform	FY2016	Rent Reform	Cost Effectiveness	Ongoing
Earned Income Disallowance (EID) Discontinuance	FY2016	Rent Reform	Cost Effectiveness	Ongoing
Project-Based Unit Agency Conducted Inspections	FY2016	Inspection Policy	Cost Effectiveness	Ongoing
Project M.A.R.C.H. (Monadnock Area Resources Curing Homelessness)	FY2016	Supportive Housing Partnership	Expanding Housing Choices	Ongoing

IMPLEMENTED ACTIVITIES

1999.01.HC Eligibility Administration Guidelines

Plan Year Approved: 2000

Year Implemented: 2000

KH's MTW HCV program income eligibility threshold was increased to 80% of Area Median Income (AMI) as part of our original MTW agreement. This expanded the number of programs available to low-income households by targeting households up to 80% AMI.

In addition, Keene Housing established a \$100,000 asset threshold to our MTW program's eligibility guidelines in 2014. When determining eligibility, KH calculates anticipated income by applying all applicable income sources as described at 24 CFR 5.609. If the calculated income is 80% AMI or less, KH applies the asset threshold as a second layer for eligibility determination. Applicant households with assets of \$100,000 or more are not eligible for assistance even if the applicant's anticipated income falls at or below the 80% AMI threshold.

This threshold does not apply to inaccessible assets, such as irrevocable trusts. KH applies income from inaccessible assets to a household's income for determining income eligibility as if this threshold did not exist.

Benchmarks and Outcomes

HC #4: Displacement Prevention

Unit of Measurement	Baseline 2007	Benchmark	Outcome	Benchmark Achieved?
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	228	0	0	Yes

Changes to Benchmarks and Outcomes

Due to the restructuring of our activities in our approved FY2016 MTW Annual Plan, HC #6: Increase in Homeownership Opportunities is now monitored under activity 2008.03.HC MTW Homeownership Flat Subsidy.

2008.03.HC MTW Homeownership Flat Subsidy

Plan Year Approved: 2009

Year Implemented: 2009

In 2005 Keene Housing created its MTW Homeownership program as part of its Public Housing Resident Opportunities for Self-Sufficiency (ROSS) grant under the Family Self-Sufficiency (FSS) program (now Resident Self-Reliance). Over the course of administering the program, KH found that some households who expressed interest in homeownership were near 80% AMI when they began the process of meeting the program's requirements - such as homeownership counseling. As this process may take up to a year, it was possible that a household may have had income in excess of 80% AMI by the time a home was located and a lender secured. To avoid penalizing homeownership participants who increased their income above 80% AMI while in the process of finding a home, Keene Housing initiated, with HUD approval of our FY2008 Annual Plan, a flat subsidy for families in the Homeownership Program with incomes between 80% AMI and 140% AMI.

KH also applies the flat subsidy and 140% AMI ceiling to households after closing. Under the traditional HUD homeownership program, a non-elderly, non-disabled (work-able) household may receive assistance for up to 15 years on a 20 year or longer mortgage (10 years for a shorter mortgage). This assistance continues regardless of income after the initial income eligibility determination. By utilizing both an income guideline and HUD's standard term limits, KH promotes a participant's efforts to increase financial stability while holding the household to a higher standard than HUD's traditional homeownership program. With the 2008 economic and housing market instability, Keene Housing initiated a policy change that permitted homeownership families to request interim recertifications when their incomes changed. This policy change prevented at least two foreclosures and remains in place today.

No new Homeowner Vouchers were issued in 2016. Participation dropped to 5 households.

Benchmarks and Outcomes

HC #5: Increase in Resident Mobility

Unit of Measurement	Baseline 2007	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of this activity (increase).	0	0	0	Yes

HC #6: Increase in Homeownership Opportunities

Unit of Measurement	Baseline 2007	Benchmark	Outcome	Benchmark Achieved?
Number of households that purchased a home as a result of the activity (increase).	1	1	0	No

Challenges to Achieving Benchmarks

Most households are finding it easier to purchase a home without KH's assistance. For example in 2016, 2 households became homeowners through programs other than KH's.

1999.02.CE Housing Quality Standards (HQS) Landlord Self-certification Inspection Protocol

Plan Year Approved: 2000

Year Implemented: 2000

This activity permits participating property owners to self-certify HQS compliance, after the initial KH HQS inspection, with KH performing quality control inspections on randomly selected owner certified units during occupancy. Additionally, participants can request a special inspection anytime they believe their unit violates HQS. Units that fail a biennial, quality control, or tenant requested inspection return to a KH administered annual inspection schedule until the unit receives a 'Pass' status.

Benchmarks and Outcomes

CE #1: Agency Cost Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$11,854	\$9,048	\$3,258	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	545	416	416	Yes

Keene Housing Local Metric(s)

In addition to the required metric(s) developed by HUD, KH also utilizes the following local metric(s) to monitor program efficacy.

KH: Self-Certification Inspections

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of inspections by landlords (increase).	0	5	4	No

KH: HQS Quality Control

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of self-certified units failing HQS Quality Control inspection (decrease).	0	0	0	Yes

1999.03.CE Rent Reasonableness Neighborhood Analysis Discontinuance

Plan Year Approved: 2000

Year Implemented: 2000

Under the traditional HCV program, each Public Housing Authority (PHA) is required to develop and maintain a database of rental units in the PHA's jurisdiction. The development of this database often requires extensive administrative time and experience surveying existing rental units based on unit size, neighborhood, and amenities provided. In addition, the database must be updated annually in coordination with HUD's release of Fair Market Rents. KH found that the annual maintenance of this data tended to be administratively demanding with very little return, as the Monadnock region's rental market is incredibly tight with little variance from neighborhood to neighborhood or town to town. As it is KH's belief that the household, not KH, is the best judge of what an appropriate rent is (see 40% Affordability

Elimination activity on page 25), KH determined that the annual neighborhood analysis for rent reasonableness was unnecessary and discontinued the practice in 2000.

Benchmarks and Outcomes

CE #1: Agency Cost Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$470	\$0	\$0	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	19	0	0	Yes

1999.07.HC Reasonable Rent Determination Discontinuance

Plan Year Approved: 2000

Year Implemented: 2000

Based on the region's housing market, economic environment, and rural nature, KH believes that the determination of a rent's reasonableness should be the household's decision according to the household's priorities, income, and needs. For this reason, KH does not test any unit for rent reasonableness nor negotiate rents or hold contracts with private owners.

During the issuance briefing, KH staff educates applicants on how factors relating to rent reasonableness – such as location, unit size, unit type, accessibility, amenities, tenant paid utilities, and maintenance – contribute towards a reasonable rent. The education and support provided by KH continues throughout the applicant's housing search and during their rent negotiations with prospective owners.

Benchmarks and Outcomes

CE #1: Agency Cost Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$470	\$0	\$0	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	19	0	0	Yes

Keene Housing Local Metric(s)

In addition to the required metric(s) developed by HUD, KH also utilizes the following local metric(s) to monitor program efficacy.

KH: Percentage of Rent Burdened Households (excluding Stepped Subsidy* and TANF Households**)

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Percentage of households with a rent burden above 40% gross monthly income.	0	5%	3%	Yes

*Rent burden of households participating in the Stepped Subsidy program can be found under the Stepped Subsidy activity (page 26).

**Welfare rent for households receiving Temporary Assistance for Needy Families (TANF) is set by the New Hampshire Department of Health and Human Services therefore household rent burden is beyond KH's control.

1999.08.HC 40% Affordability Discontinuance

Plan Year Approved: 2000

Year Implemented: 2000

KH believes the best judge of what a household's priorities are in relation to housing is a well-informed household. In our first MTW Plan, KH eliminated the 40% affordability rule in its MTW programs. Instead, households are counseled during the issuance briefing on acceptable rent burdens relative to rent reasonableness and the consequences of choosing units that create high rent burdens. Once a unit is chosen, KH calculates the household's proposed rent burden

and, if it exceeds 40%, KH allows the household the opportunity to demonstrate that they can manage the higher rent burden. Households who choose a high rent burden are not eligible for Safety Net unless a change in circumstances causes their rent burden to exceed their rent burden at lease-up.

Benchmarks and Outcomes

CE #1: Agency Cost Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$470	\$0	\$0	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	19	0	0	Yes

Keene Housing Local Metric(s)

In addition to the required metric(s) developed by HUD, KH also utilizes the following local metric(s) to monitor program efficacy.

KH: Percentage of Rent Burdened Households (excluding Stepped Subsidy* and TANF Households)**

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Percentage of households with a rent burden above 40% gross monthly income.	0%	5%	3%	Yes

*Rent burden of households participating in the Stepped Subsidy program can be found under the Stepped Subsidy activity (page 26).

**Welfare rent for households receiving Temporary Assistance for Needy Families (TANF) is set by the New Hampshire Department of Health and Human Services therefore household rent burden is beyond KH's control.

1999.04.CE Stepped Subsidy Rent Reform

Plan Year Approved: 2000

Year Implemented: 2000

The Stepped Subsidy activity introduced a three (3) stepped subsidy structure for all work-able and interested elderly/disabled families. All households receiving assistance under Stepped Subsidy are required to participate in the Resident Self-Reliance (RSR) program (page 29). Rather than paying 30% of adjusted income for rent, residents pay only 20% of gross income towards rent in the first two years. After two years the subsidy is reduced at Year 3 to 65% of the Voucher Payment Standard (VPS) for which they are eligible, and again at Year 4 to 45% of VPS (see table below).

Table 4. 2016 Voucher Payment Standard by Bedroom Size and Step Subsidy Level

# BR	VPS	Step 1 HAP	Step 2 HAP (65% of VPS)	Step 3+ HAP (45% of VPS)
SRO	\$597	VPS-20% Gross Income = Subsidy	\$390	\$270
0	\$797	VPS-20% Gross Income = Subsidy	\$520	\$360
1	\$851	VPS-20% Gross Income = Subsidy	\$550	\$380
2	\$1067	VPS-20% Gross Income = Subsidy	\$690	\$480
3	\$1287	VPS-20% Gross Income = Subsidy	\$840	\$580
4	\$1566	VPS-20% Gross Income = Subsidy	\$1020	\$700
PAD	\$388	VPS-20% Gross Income = Subsidy	\$250	\$170

In 2016, 146 households participated in Stepped Subsidy with 11 (8%) moving out of housing assistance and into self-sufficiency. In comparison, no work-able households living in units not part of the Stepped Subsidy program moved into self-sufficiency during the same time period.

Hardship Requests and Outcomes

KH administers a hardship program, Safety Net, for all MTW PBV and HCV households. The Safety Net program provides temporary relief to participating households experiencing significant, unexpected increases in rent burden. As Safety Net is not meant to take the place of employment for Stepped Subsidy households. As such applications for Safety Net must be submitted monthly except in limited situations, such as an extended medical leave.

The Safety Net Committee may require a Safety Net applicant to complete an action plan to remedy the hardship, such as applying for unemployment benefits, as one of the requirements for receiving additional housing assistance. Repeat

Safety Net recipients, may also be required to revisit their Three Year Action Plan for RSR (page 29) with their Resident Services Coordinator (RSC).

In 2016, KH received 54 Safety Net applications. Of those, 80% (43) were approved and 20% (9) were denied.

Benchmarks and Outcomes

CE #1: Agency Cost Savings

Unit of Measurement	Baseline 1999	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$12,162	\$3,832	\$1,008	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline 1999	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	492	155	42	Yes

Keene Housing Local Metric(s)

In addition to the required metric(s) developed by HUD, KH also utilizes the following local metric(s) to monitor program efficacy.

KH: Percentage of Rent Burdened Households (excludes TANF Households*)

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Percentage of households suffering a rent burden above 40% gross monthly income.	0	5%	8%	No

*Welfare rent for households receiving Temporary Assistance for Needy Families (TANF) is set by the New Hampshire Department of Health and Human Services therefore household rent burden is beyond KH's control.

2013.01.SS \$0 HAP Rent Burden Test

Plan Year Approved: 2013

Year Implemented: 2013

KH uses a rent burden test to measure a household's progress towards economic independence. When a Stepped Subsidy household's gross rent burden is at or below 30% of their gross income, KH reduces HAP to \$0 for 6 months.

If the household does not experience an unanticipated change in income within the \$0 HAP period, housing assistance is terminated. This change helped better align the metrics for measuring self-sufficiency with those used for hardship in the Safety Net program.

Benchmarks and Outcomes

SS #8: Households Transitioned to Self-Sufficiency

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of Households transitioned into self sufficiency (increase).	1	2	2	Yes

1999.05.SS Resident Self-Reliance (RSR) Program

Plan Year Approved: 2000

Year Implemented: 2000

The RSR program provides service coordination and case management to help families become financially stable. The program is required for all non-elderly, non-disabled households enrolled in the Stepped Subsidy program. Elderly and Disabled households that elect to enroll in the Stepped Subsidy program are also required to participate in the program. The program serves approximately 130 households per year.

Upon issuance, RSR participants complete an assessment to determine potential barriers to self-sufficiency and financial stability based upon the following five (5) Foundational Proficiencies:

- Household Stability
- Wellness and Healthy Relationships
- Education and Training
- Financial Management
- Employment and Household Management

Individualized Goal Setting Plans

Within thirty (30) days of lease-up, new participants meet with a Resident Service Coordinator (RSC) for an assessment session. The assessment session helps identify the Foundational Proficiencies in which the household needs the most

support. The assessment meeting is followed by a goal-setting session where participants develop an individualized 3-year plan to attain competencies in the Foundational Proficiencies where the household needs support. The plan includes specific goals and milestones with dates for completion. Participants are encouraged to consider, and set goals to mitigate, the stepped rent increases that come with participation in the Stepped Subsidy activity.

All households are required to have an active 3-year plan as long as they are receiving housing assistance through the Stepped Subsidy program. Upon completion of a 3-year Goal Action Plan, each participant establishes a new 3-year plan with their RSC.

Development Grants and Rent Credits

Keene Housing understands that cost is often a major barrier to low-income households' educational and professional success. In an effort to provide the best chance for our participants to reach their goals, Keene Housing offers Development Grants to help offset costs associated with attaining goals within a household's 3-year Goal Action Plan. The grant fund is renewed annually with the amount of the grant determined by funding availability. Examples of Development Grant approved uses include help with tuition, textbooks, exams, childcare and transportation.

In addition, participants can choose to use their Development Grant funds for Rent Credits when they meet established milestones or goals. The amount of the Rent Credit varies with the significance of a participant's achievement and the amount of funds left in the household's annual Development Grant fund. Both Development Grants and Rent Credits are available to all RSR participants and are contingent upon funding availability.

Participant Compliance

KH requires RSR participants to attend quarterly one-on-one RSC progress meetings. Participants who miss three (3) progress meetings with their RSC are terminated from the RSR and Stepped Subsidy programs. In addition to the quarterly meetings, participants are encouraged to pursue round table sessions and other seminars relevant to their future plans even if not directly tied to a current goal.

Benchmarks and Outcomes

SS #1: Increase in Household Income

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Average earned income of households affected by this policy in dollars (increase).	\$23,597	\$24,500	\$27,234	Yes

SS #3: Increase in Positive Outcomes in Employment Status

NOTE: KH considers a household employed full time if the reported annual gross income meets or exceeds the \$15 per hour living wage established for Cheshire County, as reported by the Monadnock Living Wage Group. Anyone reporting an earned hourly wage below this threshold is considered employed part time. The use of the living wage is a change from previous years which used the most recent per capita hourly wage for Cheshire Labor Market Area, as reported by the New Hampshire Employment Security department.

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
The number of head of households:				
(1) Employed Full-Time	26	34	45	Yes
(2) Employed Part-Time	83	83	86	Yes
(3) Enrolled in an Educational Program	6	6	33	Yes
(4) Enrolled in Job Training Program	4	4	17	Yes
(5) Unemployed	18	10	15	No
(6) Other	0	0	0	Yes
The percentage of work-able households:*				
(1) Employed Full-Time	23%	27%	27%	Yes
(2) Employed Part-Time	65%	65%	54%	No
(3) Enrolled in an Educational Program	5%	5%	20%	Yes
(4) Enrolled in Job Training Program	3%	3%	10%	Yes
(5) Unemployed	14%	8%	9%	Yes
(6) Other	0%	0%	0%	Yes

* May not equal 100% as some individuals may be working and attending an educational or job training program.

SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving TANF assistance (decrease).	5	6	2	Yes

SS #5: Households Assisted by Services that Increase Self-Sufficiency

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self-sufficiency (increase).	110	110	164	Yes

SS#8: Households Transitioned into Self-Sufficiency

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self-sufficiency (increase).	14	10	9	No

Keene Housing Local Metric(s)

In addition to the required metric(s) developed by HUD, KH also utilizes the following local metric(s) to monitor program efficacy.

KH: Households with earned income

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Percentage of households reporting earned income (increase).	86%	90%	89%	No

KH: Households making progress on Three-Year Action Plan

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving rent credits for meeting Action Plan goals (increase).	0	25	45	Yes

KH: Households terminated for non-compliance

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of households terminated for failure to attend quarterly meetings (decrease).	0	2	1	Yes

KH: Households awarded a Development Grant or Rent Credit

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Number of households that received Development Grant and Rent Credit funds (increase).	0	25	89	Yes

KH: Total DGRC Funds Distributed

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Total amount of Development Grant and Rent Credit funds awarded to eligible households (increase).	0	\$16,000	\$43,985	Yes

1999.06.HC Transitional Housing Assistance Shelter Program (THASP)

Plan Year Approved: 2000

Year Implemented: 2000

Keene Housing began providing sponsor-based subsidies to local service provider partners for shelter and transitional housing as part of its original MTW agreement. THASP focuses on helping households most PHAs find hard to assist: those facing immediate and/or long term homelessness, individuals leaving incarceration or transitioning from institutionalization, and victims of domestic violence trying to escape the situation.

Through most of FY2016, KH provided sponsor-based subsidies for 4 transitional housing programs:

Property Name	Service Provider	Program Description
Water Street Family Shelter	Southwestern Community Services	Year-round homeless shelter for families with children
Roxbury Street Men’s Shelter	Southwestern Community Services	Year-round homeless shelter for men
Second Chance for Success	Southwestern Community Services	Transitional housing for men leaving incarceration
Monadnock Center for Violence Prevention	Monadnock Center for Violence Prevention	Shelter for victims of domestic violence

Benchmarks and Outcomes**SS #5: Households Assisted by Services that Increase Self-Sufficiency**

Unit of Measurement	Baseline 1999	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self-sufficiency (increase).	0	425	745	Yes

HC#1: Additional Units of Housing Made Available

Unit of Measurement	Baseline 1999	Benchmark	Outcome	Benchmark Achieved?
Number of new housing units made available for households at or below 80% AML as a result of the activity (increase).	0	60	60	Yes
Households Served: Homeless and hard-to-house.				

CE #4: Increase in Resources Leveraged

Unit of Measurement	Baseline 1999	Benchmark	Outcome	Benchmark Achieved?
Amount of funds leveraged in dollars (increase).	\$0	\$250,000	\$250,000	Yes

HC #7: Households Assisted by Services that Increase Housing Choice

Unit of Measurement	Baseline 1999	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase housing choice (increase).	0	425	745	Yes

2005.01.CE Elderly and Disabled Household Alternative Recertification Schedule**Plan Year Approved: 2005****Year Implemented: 2005**

Keene Housing does not require elderly and disabled households to participate in the annual recertification process if they do not have net assets exceeding \$50,000 and receive 100% of their income from any fixed income source including, but not limited to:

- Disability Compensation and/or Dependency and Indemnity Compensation (DIC) payments, received from the Veteran's Administration (VA);
- Federal, State, local, and private pension plans that provide substantially the same amount year to year; and
- Other regular payments received from annuities, disability or death benefits, insurance policies, retirement funds, and other similar types of income that provide substantially the same amount year to year.

Instead KH relies on the published Cost of Living Adjustment (COLA) and Enterprise Income Verification (EIV) system to calculate each household's income. KH notifies households via mail of their new tenant share and subsidy amount. Included with this notice is the standard Authorization for Release of Information/Privacy Act Notice (HUD form 9886). Households with pension and assets above \$50,000 continue to participate in the regular full annual recertification process.

Keene Housing understands the value of regular contact with HCV participants, particularly elderly and disabled participants, yet the recertification process for many elderly and disabled households can be quite confusing and stressful to them. To maintain contact with participants in a more productive manner, Keene Housing introduced the Wellness Response program in 2014 which provides referrals to community partners for households needing assistance outside of housing. In 2016, we hired an Elderly/Disabled Resident Service Coordinator to develop the Community Connections program, which expanded the Wellness Response program. Community Connections focuses on helping our elderly and disabled residents maintain an active and healthy lifestyle. Our hope is that using proven strategies to facilitate aging in community and aging in place will allow our residents to remain independent well into their senior years.

Benchmarks and Outcomes

CE #1: Agency Cost Savings

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$10,968	\$11,448	\$10,332	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	457	477	431	Yes

CE #5: Increase in Agency Rental Revenue

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase).	\$129,716	\$129,716	\$141,362	Yes

2005.02.CE Stepped Subsidy Alternative Recertification Schedule***Plan Year Approved: 2005******Year Implemented: 2005***

Households participating in the Stepped Subsidy program currently participate in a recertification at each step change. Upon reaching Step 3, Stepped Subsidy households no longer participate in full recertifications.

During years when a household does not have a recertification, KH conducts an Enterprise Income Verification (EIV) system check to test whether or not the household meets the \$0 HAP threshold and is still income eligible. In addition, as all Stepped Subsidy households also participate in RSR and are required to attend quarterly meetings with their RSC; non-verified income and employment data is collected at these meetings. This data is used to measure each household's progress towards their 3-Year Goal Action Plan and for evaluating program efficacy. In addition, RSCs collect a new Authorization for Release of Information/Privacy Act Notice (HUD form 9886) when existing 9886s have expired.

Benchmarks and Outcomes**CE #1: Agency Cost Savings**

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$3,384	\$4,680	\$1,188	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	141	195	50	Yes

CE #5: Increase in Agency Rental Revenue

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase).	\$60,262	\$60,262	\$65,612	Yes

2008.01.HC Project Based Voucher Program

Plan Year Approved: 2008

Year Implemented: 2008

KH continues operating its local Project Based Voucher (PBV) program, initially approved in 2008. This activity permits Keene Housing to waive regulatory caps on the total HCV inventory KH may project base. KH project bases at least 60% of its available voucher funding plus any funding received for units project based through the AHPP activity. In addition, this activity allows KH to waive the required public process for project basing units within KH owned and managed properties and eliminate the limitations on the percentage of units within a single property or development that may be project based.

Benchmarks and Outcomes

HC #4: Displacement Prevention

Unit of Measurement	Baseline 2007	Benchmark	Outcome	Benchmark Achieved?
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	212	0	0	Yes

Changes to Benchmarks and Outcomes

Baseline adjusted to account for the 212 former public housing units converted to PBV utilizing this activity in 2007. Benchmark adjusted to reflect the anticipated number of units being converted to PBV under this activity for the current year.

2008.02.CE Restrictions on Section 8 Portability

Plan Year Approved: 2008

Year Implemented: 2008

KH restricts non-elderly, non-disabled households from porting out of our jurisdiction to those households who require a reasonable accommodation unavailable in KH's jurisdiction, are the victims of domestic violence, or can show the move would demonstrably increase their financial stability, such as a new employment or educational opportunity.

Benchmarks and Outcomes

CE #1: Agency Cost Savings

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$288	\$408	\$360	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline 2013	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	12	17	15	Yes

2011.01.CE Housing Quality Standards (HQS) Biennial Inspection Schedule

Plan Year Approved: 2011

Year Implemented: 2011

In 2011 KH transitioned from the annual Housing Quality Standards (HQS) inspections to biennial HQS inspections, including KH-owned and managed properties. KH still conducts an initial inspection of all newly leased units. Any property with a unit that fails an initial, special, quality control, or biennial inspection is held to an annual inspection schedule until such time that all units pass an annual inspection.

Benchmarks and Outcomes

CE #1: Agency Cost Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$11,854	\$9,048	\$3,258	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	545	416	157	Yes

CE #3 Decrease in Error Rate of Task Execution

Unit of Measurement	Baseline 2007	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease).	<1%	<1%	<1%	Yes

2013.01.CE Housing Quality Standards (HQS) Alternative Inspection Protocol

Plan Year Approved: 2013

Year Implemented: 2013

In 2013 Keene Housing discontinued inspecting units held to a stricter inspection protocol than HQS – REAC/UPCS, State Finance Authority, etc. If a property is inspected under a stricter inspection protocol than HQS, and the property receives a “pass” score, KH relies on that inspection to demonstrate compliance with the property’s biennial HQS inspection requirement.

Benchmarks and Outcomes

CE #1: Agency Cost Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$11,854	\$9,048	\$3,258	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline 2010	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	545	416	157	Yes

2014.01.HC Affordable Housing Preservation Program (AHPP)

Plan Year Approved: 2014

Year Implemented: 2015

KH proposed and received approval for our Affordable Housing Preservation Program (AHPP) in FY2014. Building on the successes of similar initiatives at other MTW Agencies, the program leverages the subsidy provided by the Enhanced Voucher program (Section 8(t) of the U.S. Housing Act) to preserve properties that would otherwise either continue to suffer from inadequate funding, or convert to market rate.

AHPP accomplishes this by providing property owners the option to opt-out of an expiring Multifamily Section 8 contract and convert their properties to PBVs with KH. As vouchers can sometimes provide higher payments than Multifamily contracts, entering into a PBV HAP contract can provide owners access to additional rental revenue and private equity for capital improvements. Additionally, moving from Multifamily Section 8 to PBV frees owners from HUD Management Reviews (MOR) as well as restrictions on reserve capitalization and use. KH provides residents the option of remaining in place and converting their Enhanced Voucher to a PBV or taking their Enhanced Voucher to the private market at which time KH will provide a PBV for the vacant unit.

In 2015, KH chose Meadow Road, a KH owned Multifamily Section 8 property, as the first property to convert under this new initiative.

Benchmarks and Outcomes

HC#2: Units of Housing Preserved

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of housing units preserved for households at or below 80% AMI as a result of the activity (increase).	0	18	18	Yes

HC#4: Displacement Prevention

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households at or below 80% AMI that would lose assistance or need to move (decrease).	18	0	0	Yes

2014.02.CE Medical Deduction Threshold

Plan Year Approved: 2014

Year Implemented: 2014

Under the traditional medical deduction calculation, households may claim unreimbursed medical expenses up to 3% of their annual income as a deduction towards their adjusted annual income calculation. Keene Housing found that most households either did not need the exclusion or were using the exclusion to pay for additional, private insurance which would no longer be necessary with the implementation of the Affordable Care Act (ACA). To streamline the recertification process and reduce the amount of federal housing subsidy going to personal insurance, KH increased the threshold for medical deductions to 7.5% for elderly and disabled households' unreimbursed medical expenses.

Hardship Requests and Outcomes

KH received no Safety Net applications in 2016 related to this activity.

Benchmarks and Outcomes

CE#1: Agency Cost Savings

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$1320	\$990	\$1,021	No

CE#2: Staff Time Savings

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	110	96	99	No

CE #5: Increase in Agency Rental Revenue

Unit of Measure	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase).	\$129,716	\$129,716	\$141,362	Yes

Changes to Baseline and Benchmarks

Original Baseline and Benchmarks for CE#5: Increase in Agency Rental Revenue included Stepped Subsidy participants, which do not receive the Medical Deduction. Both were updated to reflect Income Based participants only.

Challenges to Achieving Benchmarks

Several residents reported medical deductions that exceeded the 7.5% threshold in 2016.

2014.02.SS Asset Exclusion Threshold

Plan Year Approved: 2014

Year Implemented: 2014

In 2014, KH adopted a policy to disregard net assets totaling \$50,000 or less from the income calculation when determining a participant's tenant portion of the rent. This policy allowed residents the opportunity to establish and increase assets without being discouraged by a corresponding increase in rent. KH continues calculating imputed value for all assets in the income calculation when a household's total net assets exceed \$50,000.

Hardship Requests and Outcomes

KH received no Safety Net applications in 2016 related to this activity.

Benchmarks and Outcomes

CE#1: Agency Cost Savings

Unit of Measure	Baseline 2014	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$7440	\$5568	\$0	Yes

CE#2: Staff Time Savings

Unit of Measure	Baseline 2014	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	310	232	0	Yes

CE #3: Decrease in Error Rate of Task Execution

Unit of Measure	Baseline 2014	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease).	0%	<1%	<1%	Yes

CE #5: Increase in Agency Rental Revenue

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase).	\$189,978	\$189,978	\$206,974	Yes

2014.04.SS Keene Housing Kids Collaborative (KHKC)

Plan Year Approved: 2014

Year Implemented: 2014

For many years Keene Housing operated a relatively small after school and summer program for children living in KH's Forest View and North and Gilsum properties, Building Bridges. Even with a small budget, relatively simple curriculum, and small staff the kids who participate in Building Bridges flourished. Through the Use of Funds authority provided through MTW, Keene Housing created a 501(c) (3) non-profit organization in 2014 that offers wrap-around services to all children living in KH- and KH- affiliate owned and managed properties (all of whom are below 80% AMI), not just those living in units supported through KH's MTW PBV and HCV programs.

Benchmarks and Outcomes

Note: While KH provides these metrics as a measure of program efficacy due to HUD requirements, it is important to note that as the activity specifically targets youth, not adults, it is not possible to correlate the program's effectiveness to households that transition to self-sufficiency. KHKC's intent is to help ensure that children growing-up in our properties will be self-sufficient adults, never needing our assistance. As such, the baseline and benchmark for HUD metric SS #8: Households Transitioned to Self-Sufficiency are set to 0. KH respectfully calls attention to this as one of many examples where the 50900 obfuscates, rather than illuminates, an MTW activity's effectiveness or outcomes.

SS #5: Households Assisted by Services that Increase Self Sufficiency

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self-sufficiency (increase).	10	15	209	Yes

SS #8: Households Transitioned to Self Sufficiency

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self-sufficiency (increase).	0	0	0	Yes

2014.03.HC Affordable Housing Preservation & Modernization Program

Plan Year Approved: 2014

Year Implemented: 2014

In spring of 2014, Keene Housing completed a six-month effort of compiling and aggregating the projected capital needs of the entire KH- and KH-affiliate owned portfolio through 2018. The results were sobering. KH's portfolio will require almost \$3.8M in modernization by 2018.

In the amended FY2014 Plan, KH created the Affordable Housing Preservation and Modernization Program to address these capital needs. The activity allows KH to address the KH- and KH-affiliate owned portfolio's growing capital needs in a rational way, with a predictable schedule, based on greatest need and economies of scale, rather than in reaction to unpredictable and uncertain grant opportunities.

Benchmarks and Outcomes

HC #2: Units of Housing Preserved

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	0	0	Yes

Keene Housing Local Metric(s)

In addition to the required metric(s) developed by HUD, KH also utilizes the following local metric(s) to monitor program efficacy.

KH: Units of Housing Preserved by 2018 (Rolling metric)

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of housing units preserved for households at or below 80% AMI that would otherwise not be available (increase).	0	400	84	No

Challenges to Achieving Benchmarks

Using a combination of MTW and other funds, KH completed \$1.8 million in capital improvements in 2016, with a focus on our family properties. This important preservation work is more accurately described as incremental progress towards our long-term preservation goals.

2015.01.CE Affordable Housing Preservation Program - Rent Reform

Plan Year Approved: 2015

Year Implemented: 2015

The AHPP Rent Reform initiative provides a streamlined methodology for calculating rent while providing households in AHPP properties an opportunity to increase income and assets without experiencing immediate rent increases. As in the traditional PBV program, household subsidy is calculated based on 30% of adjusted annual income. However, the activity alters the current methodology for calculating rent and the recertification schedule with the following streamlining strategies:

- Triennial recertifications for all households.
- Interim recertifications limited to household composition changes and cases where the total household income permanently drops by \$50 per month or more, with access to Safety Net for short term financial hardship.
- The Utility Allowance in effect at the effective date of the last regular recertification used to calculate rents at interim recertifications.
- Household assets with a total net value of \$50,000 or less are disregarded.

- Earned Income Disregard (EID) is eliminated.
- Applies the Elderly and Disabled Household Alternative Recertification Schedule activity (page 34) to all eligible households.

By simplifying the recertification and rent calculation process, the activity reduces KH's administrative burden by lowering administrative costs and staff time. In addition, this policy allows participant households the opportunity to increase earnings and assets without being discouraged from doing so by corresponding increases in rent as is the case in the traditional HCV and public housing programs.

Hardship Requests and Outcomes

KH received no Safety Net applications in 2016 related to this activity.

Benchmark and Outcomes

CE #1: Agency Cost Savings

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$2326	\$2088	\$624	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	99	87	26	Yes

CE #3: Decrease in Error Rate of Task Execution

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease).	0%	0%	0%	Yes

SS #1: Increase in Household Income

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Average earned income of households affected by this policy (increase).	\$9,865	\$9,964	\$14,474	Yes

SS #2: Increase in Household Savings

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Average amount of savings/escrow of households affected by this policy in dollars (increase).	\$15,777	\$15,935	\$0	No

SS #3: Increase in Positive Outcomes in Employment Status

NOTE: KH utilizes a household's hourly earned income, rather than number of hours worked, to determine employment status. KH considers a household employed full time if the reported annual gross income meets or exceeds the most recent per capita hourly wage for Cheshire Labor Market Area, as reported by the New Hampshire Employment Security department. Anyone reporting an earned hourly wage below this threshold is considered employed part time.

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Number of Head of Households that are:				
(1) Employed Full-time	5	7	0	No
(2) Employed Part-time	3	2	11	Yes
(3) Enrolled in an Educational Program	0	1	0	No
(4) Enrolled in a Job Training Program	1	1	0	No
(5) Unemployed	2	0	0	No
(6) Other	0	0	0	Yes
Percentage of total Work-able Households that are:				
(1) Employed Full-time	45%	64%	0%	No
(2) Employed Part-time	27%	18%	61%	Yes
(3) Enrolled in an Educational Program	0%	9%	0%	No
(4) Enrolled in a Job Training Program	10%	9%	0%	No
(5) Unemployed	18%	0%	0%	No
(6) Other	0%	0%	0%	Yes

SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving TANF assistance (decrease).	1	0	0	Yes

SS #8: Households Transitioned to Self-Sufficiency

Unit of Measurement	Baseline* 2015	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self-sufficiency (increase).	0	2	0	Yes

*Baselines calculated using actual number of recertifications/interims done at Meadow Road FY2014.

Challenges to Achieving Benchmarks

The Meadow Road conversion was completed in June of 2015, therefore it is unlikely the activity has been active a sufficient amount of time to have any significant impact on resident behavior. In addition, we do not retain information about a household's savings and assets information if the total asset amount is below \$50,000, as such it is not possible to provide an accurate assessment of average household savings for AHPP participants until such time that resident savings increase above the threshold.

2015.02.CE Affordable Housing Preservation Program – Alternative Inspection Schedule

Plan Year Approved: 2015

Year Implemented: 2015

Properties participating in AHPP (page 39) use the following alternative schedule for Housing Quality Standards (HQS) inspections:

- All units converting to AHPP are inspected by the administering agency for HQS compliance no more than 90 days before initial conversion.
- If all units pass initial inspection, the property is subject to biennial HQS inspections of 20% of total units.
- Should any unit fail initial or any other inspection, the property is subject to an annual inspection of 100% of units until all pass HQS inspection, at which time the property returns to a 20% biennial inspection schedule.

- Properties subject to a higher inspection protocol than HQS may use that protocol in lieu of a biennial (not initial) HQS inspection.
- Properties that fail an inspection based upon a higher standard protocol are subject to an annual HQS inspection of all (100%) units until all units pass HQS or a higher inspection protocol.

A household may, at any time, request a HQS inspection from the administering agency should the tenant believe that their unit does not meet HQS.

Benchmarks and Outcomes

CE #1: Agency Cost Savings

Unit of Measurement	Baseline*	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$374	\$83	\$0	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline*	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	18	4	0	Yes

CE #3: Decrease in Error Rate of Task Execution

Unit of Measurement	Baseline*	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease).	0%	0%	0%	Yes

2015.03.CE Earned Income Disregard (EID) Elimination

Plan Year Approved: 2015

Year Implemented: 2015

KH discontinued allowing new households to claim the Earned Income Disregard (EID) from the calculation of tenant rent. All households claiming EID as of January 1, 2015 were permitted to do so until the natural end of their EID allowance, as required by regulation. As of the end of 2016, no participants continued to receive an EID allowance.

Hardship Requests and Outcomes

KH received no Safety Net applications in 2016 related to this activity.

Benchmarks and Outcomes**CE #1: Agency Cost Savings**

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$576	\$0	\$0	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	24	0	0	Yes

CE #3: Decrease in Error Rate of Task Execution

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease).	0%	0%	0%	Yes

CE #5: Increase in Agency Rental Revenue

Unit of Measure	Baseline	Benchmark	Outcome	Benchmark Achieved?
Rental revenue in dollars (increase).	\$225,078	\$239,310	\$239,310	Yes

2016.01.CE Project-Based Unit Agency Conducted Inspections

Plan Year Approved: 2016

Year Implemented: 2016

Section 8(o)(11) of the 1937 Housing Act and 24 CFR 983.103(f)(1) requires PHAs to contract with a third party inspector for PHA owned PBV units. However, repeated attempts to locate a third party inspector for our owned and

managed PBV units have been unsuccessful. The Project-Based Unit Agency Conducted Inspections activity permits KH to waive the third party inspection requirement until such time that an independent inspector can be found.

In lieu of a third party inspector, KH’s Director of Facilities and Assets certifies all KH owned and managed Project PBV units to Uniform Physical Condition (UPC) Standards at turnover. In addition, a KH inspector certifies that these units meet Housing Quality Standards (HQS) as specified in KH’s MTW HQS activities: 2011.01.CE Housing Quality Standards (HQS) Biennial Inspection Schedule and 2013.01.CE Housing Quality Standards (HQS) Alternative Inspection Protocol. In addition, supervisory personnel who have not been involved in routine inspections monitor the quality of KH’s inspections, by re-inspecting five (5%) percent of all initial and annual inspections performed each quarter as a Quality Control (QC) mechanism.

The activity only affects KH’s former public housing portfolio as all other KH owned PBV units are inspected at a higher standard by an outside regulatory agency. There is no anticipated impact on KH or residents due to this activity as it makes no change to current practice.

KH continues to release a RFP for third party HQS inspections at least annually in an attempt to locate an inspector.

Benchmarks and Outcomes

CE #1: Agency Cost Savings

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease).	\$10,279	\$10,279	\$5,952	Yes

CE #2: Staff Time Savings

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease).	481	481	248	Yes

CE #3: Decrease in Error Rate of Task Execution

Unit of Measure	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease).	<1%	<1%	<1%	Yes

2016.02.HC Project MARCH (Monadnock Area Resources Curing Homelessness)

Plan Year Approved: 2016

Year Implemented: 2016

Project MARCH utilizes a Housing First model that provides partner agencies fixed subsidies to secure and maintain private market housing for their homeless clients. KH partnered with Southwestern Community Services (SCS), the region's Community Action Agency and our largest THASP partner. KH pledged up to twenty (20) Project MARCH subsidies to SCS for 2016. This commitment expands affordable housing options in the community and provides options beyond the shelters for those who may otherwise find it difficult to secure permanent, affordable housing.

Project MARCH outreach focuses on the region's homeless veteran population, and veterans will receive a preference for Project MARCH subsidies throughout the program's life, or until every homeless vet in the Monadnock Region who wants to have housing, does. Every household who receives housing through Project MARCH is also offered two months of intensive supportive services from SCS. SCS has pledged to continue working with households who request additional assistance after two months.

The Project MARCH partner is responsible for creating and enforcing eligibility and continued occupancy policies. Such policies must, at minimum, meet the following requirements:

- Ensure that no policies or procedures violate any federal, state, or local regulation or statute.
- Certify that no Project MARCH participant has been convicted of drug-related criminal activity for manufacture or production of methamphetamine on the premises of federally assisted housing.
- Require that at least one member of the participating household has established citizenship or eligible immigration status.
- Confirm that all units leased through Project MARCH are meet Housing Quality Standards (HQS) protocols and are subject to KH's HQS quality control protocols.
- Establish that a Project MARCH participant's rent burden cannot exceed 45% of monthly income.
- Certify that no Project MARCH participant's annual income will exceed 80% Area Median Income (AMI) at eligibility.
- Verify that the partner will not impose a time limit for participation but will require Project MARCH participants to apply for housing assistance with KH.

Benchmarks and Outcomes

The following is a list of the metrics KH will track using HUD's established criteria. As is often the case since the adoption of the most recent 50900, many of the metrics that HUD is demanding that we track as a prerequisite for approving this MTW activity are irrelevant to Project MARCH's design or intended outcomes. In fact, several of the metrics we are being required to track will, because they are measuring things that Project MARCH is not designed to affect, give the appearance that Project MARCH is not working; HC #3 Decrease in Wait List Time, SS#6 Reducing per Unit Subsidy Costs for Participating Households and SS #7 Increase in Agency Rental Revenue are the most egregious examples of this.

The metrics marked with a (t) are those that HUD is requiring us to measure, despite the metrics' inappropriateness and irrelevance. Baselines and benchmarks for most of these metrics are set to zero because they cannot be measured. KH, like HUD, is committed to measuring MTW initiatives' efficacy, and we look forward to working with the Department to improve the 50900 so that it becomes a more useful tool for tracking and evaluating MTW activities.

CE #4: Increase in Resources Leveraged

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Amount of funds leveraged in dollars (increase).	\$0	\$8460	\$846	No

HC #1: Additional Housing Units Made Available

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Number of new housing units made available for households at or below 80% AMI as a result of the activity (increase). Households served: Homeless	0	20	2	No

HC #3: Decrease in Wait List Time^t

Project MARCH participants will be required to apply for housing assistance with KH as a part of SCS's eligibility screening process; we anticipate our wait lists growing slightly as a result of the twenty Project MARCH participants adding their names to our wait lists. There does not appear to be any reasonable reason to track this data relative to Project MARCH.

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Average applicant time on wait list in months (decrease).	0	0	0	Yes

HC #5: Increase in Resident Mobility

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Number of household able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	0	20	2	No

HC #7: Households Assisted by Services that Increase Housing Choice

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase housing choice (increase).	0	20	2	No

SS #1: Increase in Household Income ¹

No Project MARCH households are currently served in any KH program or housed in any KH owned or managed unit, therefore no income data is available to establish a baseline nor to establish a realistic benchmark. It is also important to remind the Department that Project MARCH is a Housing First, not self-sufficiency program.

While it is possible, and even likely that participating households will see increases in income as a byproduct of being housed and offered supportive services, increasing participant income is not an explicit Project MARCH design element. Additionally, according to SCS, it is likely that a substantial percentage of the first cohort of Project MARCH participants will be disabled rather than working households.

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Average income of households affected by this policy in dollars (increase).	\$0	\$0	\$0	Yes

SS #2: Increase in Household Savings¹

No Project MARCH households are currently served in any KH program or housed in any KH owned or managed unit, therefore no savings data is available to establish a baseline nor to establish a realistic benchmark. Project MARCH is a Housing First, not self-sufficiency program, so while it is possible that participating households will see increases in savings, establishing or increasing savings is not an explicit Project MARCH design element. KH also reminds the Department that the first \$50,000 in assets are disregarded when calculating income under the eligibility screening criteria SCS is using, so this data is not tracked except in the extraordinarily unlikely event that a homeless household entering Project MARCH has more than \$50,000 in assets.

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Average savings/escrow of households affected by this policy (increase).	\$0	\$0	\$0	Yes

SS #3: Increase in Positive Outcomes in Employment Status¹

No Project MARCH households are currently served in any KH program or housed in any KH owned or managed unit, therefore no employment data is available to establish a baseline nor to establish a realistic benchmark. Project MARCH is a Housing First, not self-sufficiency program, so while it is possible that we may see changes in employment patterns, increasing employment is not an explicit Project MARCH design element. Further, SCS will not be tracking the data necessary to measure this metric.

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
The number of head of households:				
(1) Employed Full- Time	0	0	0	Yes
(2) Employed Part- Time	0	0	0	Yes
(3) Enrolled in an Educational Program	0	0	0	Yes
(4) Enrolled in Job Training Program	0	0	0	Yes
(5) Unemployed	0	0	0	Yes
(6) Other	0	0	0	Yes

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
The percentage of work-able households:*				
(1) Employed Full- Time	0%	0%	0%	Yes
(2) Employed Part- Time	0%	0%	0%	Yes
(3) Enrolled in an Educational Program	0%	0%	0%	Yes
(4) Enrolled in Job Training Program	0%	0%	0%	Yes
(5) Unemployed	0%	0%	0%	Yes
(6) Other	0%	0%	0%	Yes

* May not equal 100% as some individuals may be working and attending an educational or job training program.

SS #5: Households Assisted by Services that Increase Self-Sufficiency

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self-sufficiency (increase).	0	20	2	No

SS #6: Reducing Per Unit Subsidy Costs for Participating Households[†]

No Project MARCH households are currently served in any KH program so it is impossible for there to be a change in the average subsidy per household enrolled in Project MARCH.

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Average amount of Section 8 and/or 9 subsidy per households affected by this policy in dollars (decrease).	\$0	\$0	\$0	Yes

SS #7: Increase in Agency Rental Revenue

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
PHA rental revenue in dollars (increase).	\$0	\$0	\$0	Yes

SS #8: Households Transitioned Into Self-Sufficiency¹

Keene Housing defines self-sufficiency as the point at which a household no longer needs housing assistance. Project MARCH is a housing-first, not self-sufficiency, program focused on our region's homeless population. While it is possible that some participating households may reach self-sufficiency, self-sufficiency is not an anticipated outcome or goal for Project MARCH participants; moving homeless veterans out of the woods, off of couches, and out of the shelters is the program's goal.

Unit of Measurement	Baseline 2015	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self sufficiency (increase).	0	0	0	Yes

Challenges to Achieving Benchmarks

Project MARCH was proposed in the Amended FY2016 MTW Annual Plan. As such, approval did not occur until mid-FY2016. The low outcomes are a result of the process needed to implement the program once we received HUD approval.

NOT YET IMPLEMENTED ACTIVITIES

All KH MTW activities have been implemented.

ACTIVITIES ON HOLD

No KH activities are on hold at this time.

CLOSED OUT ACTIVITIES

2006.01.CE Standard Deductions

Year Implemented: 2012

Year Closed: 2013

In 2006, KH adopted a flat deduction for all elderly and/or disabled households. Households who believed their unreimbursed medical expenses were above the 3% medical deduction threshold could request that KH calculate their

medical deduction instead of applying the standard deduction.

Since the process of verifying and calculating medical deductions can often be administratively burdensome, it was believed using a flat deduction would provide administrative savings to offset any additional HAP loss that might occur. Delays in implementation resulted in KH being unable to determine the impact of this activity until 2012. Analysis showed that the loss in HAP funds due to households receiving a medical deduction they may not otherwise be eligible for far outweighed any administrative savings.

In 2013, Keene Housing discontinued application of the standard deduction for households with no unreimbursed medical expenses or expenses below the medical deduction threshold as it actually increased agency costs overall.

SOURCES AND USES OF MTW FUNDS

Actual Sources and Uses of MTW Funding for the Fiscal Year

Sources and uses submitted in FDS format through the Financial Assessment System – PHA.

Activities that Used Only MTW Single Fund Flexibility

KH does not own any public housing and therefore does not combine Section 8 and Section 9 funds. KH relies solely on section 8 funds and administrative fees to administer our programs.

Local Asset Management Plan

Is the PHA allocating costs within statute? YES

Is the PHA implementing a local asset management plan (LAMP)? NO

If the PHA is implementing a LAMP, it shall be described in an appendix every year beginning with the year it is proposed and approved. The narrative shall explain the deviations from existing HUD requirements and should be updated if any changes are made to the LAMP.

Has the PHA provided a LAMP in the appendix? NO

Keene Housing does not own or manage any public housing units and is not required to implement or submit a Local Asset Management Plan.

Commitment of Unspent Funds

Per HUD direction, this section left blank.

AGENCY REVIEW

Keene Housing was not subject to any HUD reviews, audits, or physical inspection issues which required agency action.

PHA-DIRECTED EVALUATIONS OF MTW

Keene Housing did not engage in any PHA-directed evaluations of the demonstration in 2015.

CERTIFICATION OF COMPLIANCE

See following page.

2016 MOVING TO WORK ANNUAL REPORT

CERTIFICATION OF MEETING STATUTORY REQUIREMENTS

RESOLVED, March 23, 2016 that Keene Housing Board of Commissioners approves the FY 2016 Moving to Work Annual Report. The Board certifies that Keene Housing has met the three statutory requirements of the Moving to Work program in 2016:

1. At least 75% of the families assisted by KH are very low-income families.

HOUSEHOLDS SERVED AS OF 12/31/2016	572
Number of households with incomes below 50% Area Median Income	479
Percent of households with income below 50% Area Median Income	84%

2. KH continues to assist substantially the same total number of eligible low-income households as would have been served had the amounts not been combined.

TOTAL FAMILIES SERVED IN Baseline Year (1999)	585
TOTAL FAMILIES SERVED IN FY 2016	572

3. KH maintains a comparable mix of households served (by household size) as would have been provided had the amounts not been used under the demonstration. Excludes THASP.

	1 Person	2 Person	3 Person	4 Person	5 Person	6+ Person	Totals
Number of Households Served by Family Size this Fiscal Year	327	104	77	36	22	6	572

PHA Name: Keene Housing Number/HA Code: NH010

Adopted:  Date: 3-30-17
Lee Robator, Chairperson

Extract of the Minutes of the Regular Meeting of the
Keene Housing Board of Commissioners
March 22, 2017

Members Present: Lee Robator, Chairperson
J.B. Mack, Vice Chairperson
Tom Moses, Commissioner
Pam Slack, Commissioner

Resolution No. 574 – Approval of the 2016 Moving to Work Annual Report

RESOLVED, that the Keene Housing Board of Commissioners approves adoption of the Fiscal Year 2016 Moving to Work Annual Report; authorizes any technical corrections and changes to the document; and authorizes the submission of the final Report to HUD, pursuant to the March 16, 2017 memorandum from April Buzby, Planning and Policy Analyst to Joshua R. Meehan, Executive Director.

Motion to adopt: Mr. Mack

Motion seconded by: Mr. Moses

Motion, upon being put to vote, was passed unanimously.



Joshua Meehan, Executive Director

3/29/2017

Date

MAIN DEVELOPMENTS

	Units	Housing Type/Program	Description
Keene Affordable Housing Properties (KAHP)	211	Family/MTW project-based subsidy ALL UNITS	Previously public housing. Range of units and building styles from efficiencies to 4 bedrooms – 14 accessible units

MULTI-FAMILY SECTION 8 (ALL NON-MTW)

	Units	Housing Type/Program	Description
Central Square Terrace	90	Senior and Disabled/Multifamily	Efficiencies and 1 bedroom units in high rise with elevator – 9 accessible units

LOW INCOME HOUSING TAX CREDIT (LIHTC) PROPERTIES

	Unit	Housing Type/Program	Description
Riverbend (Includes HOME Units)	24	Family/MTW project-based subsidy ALL UNITS	2 and 3 bedroom townhouse style units – 2 accessible units
Evergreen Knoll (Includes HOME units and USDA Subsidy)	32	Family/MTW project-based subsidy 3 UNITS	2 and 3 bedroom townhouse style units – 4 accessible units
Stone Arch Village Senior Housing	33	Senior/MTW project-based subsidy ALL UNITS	1 and 2 bedroom units in high rise with elevator – 3 accessible units
Stone Arch Village Family Housing	24	Family/ MTW project based subsidy ALL UNITS	2 and 3 bedroom townhouse style units – 2 accessible units
Brookbend East (includes Multifamily and HOME units)	40	Family/MTW project-based subsidy 11 UNITS	2 and 3 bedroom units in townhouse style units - 2 accessible units
Brookbend West (includes Multifamily and HOME units)	35	Family/MTW project-based subsidy 10 UNITS	2 and 3 bedroom units in townhouse style units - 2 accessible units

AFFORDABLE HOUSING PRESERVATION PROGRAM

	Units	Housing Type/Program	Description
Meadow Road	18	Family/AHPP	2 and 3 bedroom townhouse style units – 2 accessible units

SPECIAL PROGRAMS – CDBG & SHELTER

	Units	Housing Type/Program	Description
Ash Brook	24	Family (Non-MTW)	1 bedroom units
Emerald Street House	10	Section 202 (Non-MTW)	Group home with shared bathroom/s and common spaces. Manager unit on site.
Fairweather Lodge	6	Developmentally Disabled (Non-MTW)	5-bedroom and 1-bedroom apartment with shared bathroom and common spaces.
Cottage Street	3	Family/ MTW project-based subsidy ALL UNITS	2 and 3 bedroom units – 3 accessible units
Water Street Family Shelter	1	Shelter Housing/MTW THASP	Homeless Shelter
139 Roxbury Street Shelter	1	Shelter Housing/MTW THASP	Homeless Shelter
Total Units	552		

KEENE HOUSING VOUCHER PROGRAMS

	Units
Moving To Work (MTW) Housing Choice Voucher (HCV) Program	587
Affordable Housing Preservation Program Project Based Vouchers	18
Mainstream-5 Voucher Program	50
Non-Elderly/Disabled (NED) Voucher Program Administered under MTW Policies	100
Total	755

This year KH expanded the scope of our 2016 Resident Satisfaction Survey to include all KH-assisted households, including voucher holders living on the private market. The purpose of the annual survey is to: Obtain feedback on resident satisfaction with the service provided by KH staff, identify the communication channels that residents most often used to find out about KH, and determine potential transportation barriers. In addition to the expanded audience, we utilized an on-line survey format and provided the option to request a paper copy. Unfortunately the new format received less responses than previous years with only 45 (5%) responses compared to 39% in 2015. We will be returning to the paper format in 2017.

Note: Percentages may not equal 100% due to rounding.

CUSTOMER SERVICE - HOUSING DEPARTMENT

1. Over the past year, how many times have you called or visited KH property manager?

	Responses
None	7% (2)
1-3 Times	72% (21)
More than 3 Times	17% (5)
Don't Know	3% (1)

2. Over the past year, if you needed to speak with management or other KH staff, which were you more likely to do?

	Percentage
Made an appointment at Court Street Office	28% (8)
Walk-in to Court Street Office	7% (2)
Made an appointment during on-site/FAC office hours	28% (8)
Walk-in during on-site/FAC office hours	17% (5)

3. Based on your experience with KH property management staff in the past year, how satisfied were you with:

	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
Responsiveness to your questions and concerns?	52% (15)	31% (9)	7% (2)	14% (4)	3% (1)
Accuracy of the information provided?	48% (14)	24% (7)	21% (6)	7% (2)	3% (1)
Timeliness of returning your calls?	55% (16)	34% (10)	7% (2)	7% (2)	3% (1)
How KH property management staff treated me?	62% (18)	28% (8)	3% (1)	7% (2)	7% (2)

4. Would you like to provide additional comments about staff?

Answers varied but were consistent with responses to question 3 above.

CUSTOMER SERVICE - VOUCHER DEPARTMENT

5. Over the past year, how many times have you called or visited KH Tenant Assistance Specialist?

	Responses
None	46% (17)
1-3 Times	41% (15)
More than 3 Times	5% (2)
Don't Know	8% (3)

6. Over the past year, if you needed to speak with KH Tenant Assistance Specialist, which were you more likely to do?

	Percentage
Made an appointment	57% (21)
Walk-in	14% (5)

7. Based on your experience with KH Tenant Assistance Specialist in the past year, how satisfied were you with:

	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
Responsiveness to your questions and concerns?	30% (11)	27% (10)	14% (5)	0% (0)	0% (0)
Accuracy of the information provided?	27% (10)	24% (9)	14% (5)	3% (1)	0% (0)
Timeliness of returning your calls?	24% (9)	24% (9)	16% (6)	0% (0)	0% (0)
How KH property management staff treated me?	30% (11)	19% (7)	14% (7)	3% (1)	0% (0)

8. Would you like to provide additional comments about KH Tenant Assistance Specialist?

Answers varied but were consistent with responses to question 3 above.

CUSTOMER SERVICE - RESIDENT SERVICE COORDINATORS

9. Over the past year, how many times have you called or visited your Resident Services Coordinator?

	Responses
None	54% (21)
1-3 Times	31% (12)
More than 3 Times	10% (4)
Don't Know	5% (2)

10. Over the past year, if you needed to speak with your Resident Services Coordinator, which were you more likely to do?

	Percentage
Made an appointment	54% (21)
Walk-in	18% (7)

11. Based on your experience with your Resident Services Coordinator in the past year, how satisfied were you with:

	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
Responsiveness to your questions and concerns?	36% (14)	10% (4)	13% (5)	0% (0)	0% (0)
Accuracy of the information provided?	33% (13)	10% (4)	13% (5)	0% (0)	0% (0)
Timeliness of returning your calls?	31% (12)	13% (5)	13% (5)	0% (0)	0% (0)
How KH property management staff treated me?	33% (25)	10% (3)	13% (3)	0% (0)	0% (0)

12. Would you like to provide additional comments about your Resident Services Coordinator?

Answers varied but were consistent with responses to question 3 above.

MAINTENANCE & SAFETY

13. Over the past year, how many times have you requested repairs from KH for your building or apartment?

	Responses
None	19% (6)
1-3 Times	59% (19)
More than 3 Times	19% (6)
Don't Know	3% (1)

14. Over the past year, how many times have you requested repairs from KH for your building or apartment?

	Responses
Phone	81% (26)
Email	3% (1)
Website	0% (0)
Walk-in	9% (3)
Other	3% (1)

15. Based on your experience with KH maintenance staff in the past year, how satisfied were you with:

	Very Satisfied	Somewhat Satisfied	Neutral	Dissatisfied	Very Dissatisfied
Ease of requesting repairs?	72% (23)	19% (6)	9% (3)	0% (0)	0% (0)
Maintenance response time?	69% (22)	13% (4)	16% (5)	0% (0)	0% (0)
Quality of the work?	72% (23)	9% (3)	16% (5)	0% (0)	0% (0)
How KH maintenance staff treated me?	78% (25)	9% (3)	9% (3)	0% (0)	0% (0)

16. How safe do you feel ...?

	Very safe	Safe	Neutral	Unsafe	Very unsafe	Not applicable
In your apartment?	52% (16)	35% (11)	10% (3)	3% (1)	0% (0)	0% (0)
In the indoor common areas?	35% (11)	26% (8)	6% (2)	0% (0)	0% (0)	29% (9)
In the outdoor common areas	39% (12)	29% (9)	19% (6)	0% (0)	0% (0)	10% (4)
Allowing your school-aged child(ren) to play outside unsupervised?	13% (4)	13% (4)	10% (3)	10% (3)	3% (1)	45% (14)

17. What one improvement would you make in your home?

Answers varied.

18. What one improvement would you make in your community/building?

Answers varied.

19. Would you like to provide additional comments about maintenance and/or safety?

Answers varied but were consistent with responses to questions 6 and 7 above.

COMMUNICATIONS & TRANSPORTATION

20. How are you informed of events/programs/changes about Keene Housing?

	Responses
Bulletin board	42% (13)
Email from KH	3% (1)
Mailings	61% (19)
KH Facebook or website	10% (3)
Other	3% (1)
Not informed	13% (4)

21. Do you or the people you live with have access to a motor vehicle (car, truck, motorcycle)?

	Responses
Yes	78.6% (33)
No	19% (8)
Other	2.4% (1)

22. How often do you or the people you live with travel by?

	Almost Daily	Few Times Per Week	Few Times Per Month	Once Per Month	Rarely	Never
Car	72% (28)	18% (7)	2% (1)	3% (1)	0% (0)	5% (2)
Bike	0% (0)	3% (1)	3% (1)	3% (1)	1% (3)	51% (20)
Walking	26% (10)	18% (7)	10% (4)	1% (2)	10% (4)	15% (6)
Carpool	3% (1)	5% (2)	3% (1)	0% (0)	1% (3)	82% (32)
Public Transportation	3% (1)	5% (2)	10% (4)	1% (1)	18% (7)	61% (24)
Friendly Bus or ParaExpress	5% (2)	8% (3)	0% (0)	3% (1)	10% (4)	59% (23)
Volunteer Transportation Service	0% (0)	0% (0)	5% (2)	0% (0)	5% (2)	59% (23)
Taxi or similar service	0% (0)	0% (0)	0% (0)	3% (1)	10% (3)	61% (24)

23. How confident are you that, in the event of an community evacuation, your primary mode of transportation could get out safely?

Responses

Very Confident	57% (24)
Somewhat Confident	36% (15)
Not Very Confident	5% (2)
Not At All Confident	2% (1)

24. What is the most difficult thing about using the bus?

Responses

It doesn't run often enough.	5% (2)
It doesn't go where I need to go.	15% (6)
It takes too long to get where I need to go.	5% (2)
It's too hard or too far to get to the nearest bus stop.	0% (0)
I feel unsafe.	0% (0)
I feel uncomfortable using the bus.	7% (3)
The bus is unpredictable or unreliable.	0% (0)
Finding accessible trips is difficult or inconvenient.	5% (2)
Unaware of its availability.	5% (2)
Cost	2% (1)
Nothing. I love the bus.	15% (6)
I don't use the bus.	51% (21)
Other	10% (4)

25. Generally, how does transportation affect your household's access to...

	Not an issue	A little bit of an issue	Somewhat of an issue	Very much an issue	A serious issue	Not applicable
Full time employment	40% (12)	3% (1)	0% (0)	0% (0)	3% (1)	50% (15)
School or job training	30% (9)	3% (1)	3% (1)	0% (0)	0% (0)	57% (17)
Health care services	53% (16)	13% (4)	7% (2)	3% (1)	0% (0)	20% (6)
Food	60% (18)	13% (4)	3% (1)	3% (1)	0% (0)	20% (6)
Community involvement	60% (18)	7% (2)	3% (1)	3% (1)	0% (0)	23% (7)
Recreation	63% (19)	10% (3)	7% (2)	0% (0)	0% (0)	20% (6)

OTHER

27. Do you participate in the Resident Self-Reliance Program (RSR)?

Responses

Yes	17% (7)
No	84% (35)

28. How many people in your household?

Responses

1	58% (25)
2	21% (9)
3+	21% (9)

29. Is the Head of Household disabled or elderly?

Responses

Elderly	30% (13)
Disabled	16% (7)
Both	16% (7)
Neither	39% (17)

APPENDIX III. KEENE HOUSING 2016 AGENCY-WIDE ANNUAL REPORT



ANNUAL REPORT 2016

Mission

Keene Housing (KH) provides and advocates for affordable housing and supportive services that strengthen and empower low and moderate-income households in the Monadnock region.

Who We Serve

Each year KH serves approximately 1000 families through a diverse array of housing programs including Moving to Work (MTW) and non-MTW tenant-based vouchers, MTW project-based vouchers, low- and moderate-income housing units, and sponsor-based shelter and transitional housing. In 2016, 38% of households served included at least one person with a disability. Elderly, and disabled individuals accounted for approximately 50% of all individuals served, with youth accounting for another 31% of individuals served.

Our Guiding Principles

Choice

Support households in their efforts to achieve financial security by offering a variety of housing options, programs, and services to provide individualized assistance to meet each household's unique needs.

Collaboration

Create a spirit of collaboration which links KH, KH-assisted households, local organizations, and the public into a healthier, more resilient, more supportive community.

Independence

Provide residents the supports needed to take control of their life and attain the goals they set for themselves – whether that is living without housing assistance or having a safe, affordable home to grow old in.

2016 ANNUAL REPORT

Keene Housing (KH) nurtures a vibrant Monadnock Region by providing stable, affordable housing, wealth building initiatives, and community development opportunities for low- and moderate-income families who call Southwestern New Hampshire home.

Dear Friend,

Since 1965, Keene Housing has worked to create opportunities for low- and moderate-income families to thrive in the Monadnock Region. In this 2016 Annual Report, you will learn about the work we do—work that is made possible thanks, in part, to support from individuals and businesses committed to building a stronger Monadnock region.

2016 was a year of continued growth for KH. We created two new full-time staff positions and expanded our program offerings to ensure stronger connections between our residents and the greater community.

An active and diverse Board of Directors guides our efforts and ensures that we have the resources to provide safe, high-quality affordable homes. The KH Board, along with our dedicated staff, keeps us grounded in our community and working to meet the needs of our neighbors. Our thanks to them and to all the community partners who make us stronger and more effective.

We are excited for what 2017 has in store for KH and the people we serve. From a new Community Gardening program to more affordable homes in our community, we hope we can count on you for your continued support and enthusiasm.

You can learn more about our work on our website— www.keenehousing.org. Thank you!

*Excluding THASP and Project MARCH, two housing programs operated in conjunction with Southwestern Community Services and Monadnock Center for Violence Prevention.

941*
Families Served

11
Attained
Self-Sufficiency

2
New Full-time
Staff

Launched
Project
MARCH

CONTENTS

aFFordable Housing e-imagined.....	3
Property Management	4
Housing Choice Vouchers.....	5
Working To End Homelessness.....	5
Property Maintenance.....	6
Property Improvements.....	6
moving to Work @ kH.....	10
Developing tomorrow's leaders	11
resident Services	12
Resident Engagement.....	12
Resident Self-Reliance Program.....	13
Elderly and Disabled Resident Services	14
Community Gardens	15
Farm to Family.....	15
Summary of FY2016 Financials.....	16
Sources of Funds.....	16
Uses of Funds	16



AFFORDABLE HOUSING RE-IMAGINED

When KH joined MTW in 1999 few envisioned how much the **Ex**ibilities the program provides would transform the very notion of affordable housing.

In practice, our MTW participation is responsible for the development of new units, the rehabilitation of existing ones, new programs that address the homelessness crisis, and a rent reform program that incentivises, rather than **st**ill **es**, economic success.

Today KH serves nearly 1,000 households through 551 units of affordable housing including 90 elderly/ disabled units under a Project-based Section 8 (Multifamily) contract, six Low Income Housing Tax Credit (LIHTC) properties, one home for chronically mentally ill, one home for the developmentally disabled, ten former public housing properties for families, and our Housing Choice Voucher program.

KH also serves as a linchpin of the region's homeless shelter system. Our Transitional Housing Assistance Subsidy Program (THAS) and Project MARCH provide local agencies working with some of our region's most vulnerable populations crucial funding to help support their work. These non-traditional programs serve hundreds of individuals and families each year through two homeless shelters, a domestic violence prevention shelter, a reintegration housing program, and a tenant-based program for homeless veterans.

526
Children

251
Elderly

603
Persons with a
Disability

43
Formerly homeless
households



Property Management

KH maintains a diverse portfolio of affordable housing units located throughout Keene and Swanzey that are important resources for our low- and moderate-income neighbors. These homes range in size - from studio apartments to four-bedroom townhouses - and amenities.

From our family housing communities to our elderly apartment complexes, every property is overseen by KH's professional property management staff. Our property managers are dedicated to ensuring that every resident of a KH owned or managed property is provided a safe, healthy place to call home.

"Any time I have a question it is answered quickly and professionally. The contact is always a pleasant one!"

~ Riverbend Resident

Move-ins

83

Vacancy Rate

1.2%

Rent Collection

97.4%

Average Turnover

18 days

Housing Choice Vouchers

Of the 726 households that participated in KH's Housing Choice Voucher (HCV) program in 2016, 387 were assisted through KH's MTW tenant-based HCV program and our two non-MTW tenant-based voucher programs for non-elderly disabled households: Non-Elderly Disabled (NEDs) and Mainstream-5. The remaining participants received assistance through a MTW Project-Based Voucher (PBV) at one of KH's owned and managed properties.

Tenant-based vouchers provide KH-assisted families the opportunity to select from a broad range of quality housing anywhere in KH's area of operation including communities outside the City of Keene. Our project-based vouchers, on the other hand, guarantee that the region continues to include a variety of affordable housing options for those who may find the market difficult to navigate, particularly those with special needs, such as persons with disabilities, the elderly, and families who otherwise struggle to find appropriate housing on the private market.

Working to End Homelessness

Since first entering MTW in 2000, KH has used the program's flexibility to create new ways of addressing homelessness in the Monadnock Region. Through the Transitional Housing Assistance Subsidy Program (THASP), KH helps local service providers house homeless and disabled families and individuals, as well as those escaping domestic violence and reentering the community.

In 2016, KH launched its latest initiative in the fight against homelessness, Project MARCH (Monadnock Area Resources Curing Homelessness). Project MARCH is a housing first program that targets homelessness amongst our veterans. A joint venture with Southwestern Community Services (SCS), Project MARCH combines long-term housing and supportive services to provide participants the opportunity to rebuild their lives with safe, secure housing.

HCV
Lease-ups
108

HCV Utilization
103%

NED Utilization
99%

Mainstream
Utilization
98%

Shelter Nights
Provided
815



"The maintenance crew at Harper Acres are phenomenal! They are the among most conscientious, hard working dedicated men & women out there! Just want to say..Thank you for all their hard work & keeping everyone safe."

~Harper Acres Resident

Property Maintenance

KH Facilities and Assets staff worked diligently to establish service standards that meet or exceed every industry benchmark. They set a very high bar for themselves, with a goal of non-emergency work order turnaround times of less than 7 days and unit make ready times of less than 10 days. Since initiating a monthly grading system, the department has consistently met their aggressive goals without sacrificing quality.

Property Improvements

In today's difficult budget climate, and facing an aging housing stock, KH is using its MTW flexibility to systematically address the portfolio's needs. In 2016, KH spent nearly \$1.8 million on capital improvements. Some of our largest projects included replacing old, failing windows at Forest View and replacing the damaged facade at Central Square Terrace.

MTW flexibility also provides KH the leverage needed to compete for additional funding sources, like highly-competitive Community Development Block Grants (CDBG). In 2016, CDBG awards allowed us to complete long-overdue renovations at our men's shelter. We also were the recipient of a \$500,000 CDBG award which will be used for much needed upgrades at Riverbend Apartments in Swansey.

Make Ready Time

10 Days

Non-Emergency
Response Time

5 Days

Emergency
Response Time

<24 Hours

Work Orders

3889

In tandem with our ongoing property improvements, KH has committed to a 10% reduction in both our energy and water consumption by 2025 and to move to 100% renewable energy by 2035. After two years of collecting and analyzing our energy use, it was clear that there was no single solution that would get us to our ambitious goals. As a result, KH is taking a three pronged approach to energy - Efficiencies, Conservation, and Generation.

Efficiencies

In 2016, with the assistance of available utility rebates through Eversource, we replaced inefficient lighting at Central Square Terrace, Evergreen Knoll, Harper Acres, and Bennett Block with high-efficiency fluorescent and LED fixtures. While some of this work is still in progress, we have already seen excellent results at Riverbend and Bennett Block with 22% and 15% reduction in energy consumption in the second half of 2016.

Conservation

While energy efficiency focuses on providing the same level of service with less energy, conservation looks at how to reduce the services needed to create additional energy savings. In addition to low-flow water fixtures, the KH Facilities and Assets team conducts blower door tests at unit turnover. Blower door testing measures the airtightness of a building or unit and helps the Facilities team locate and seal air leakage sites, ensuring heat stays in the unit where it belongs.

Generation

Electricity consumption is one of the single highest non-housing expenses in KH's budget. Moving to self-generated and renewable energy sources provides us the ability to reduce our energy costs and repurpose those savings into other programs or additional energy work. In 2016, KH was awarded a \$20,000 tax credit grant for solar generation planning. With this grant we were able to hire a solar consultant to help with the development of a Solar Energy Strategic Plan.

\$20K
CDFA Grant for
Solar Generation
Planning

15%
Energy Reduction
at Bennett Block

22%
Energy Reduction
at Riverbend

\$500k
in Lighting
retrofits

MTW At Keene Housing

Reduce cost and achieve greater costs effectiveness in Federal expenditures.



Administrative Efficiencies

(MQS Activities, Alternative Recertification Schedules, COLA Recertifications, Eligibility Administration Guidelines, Reasonable Rent and Rent Reasonableness Discontinuance)

2,195 hours

Average Staff Time
Saved per year

\$551,264

Average Cost
Savings per year

Give incentives to families with children become economically self-sufficient.



Wealth Building Initiatives

(Stepped Subsidy Rent, Resident Self-Reliance Program, Asset Exclusion)

Resident Self-Reliance Participants

Non-Participants

Length of Stay: 3 years
Graduation Rate: 15%

Length of Stay: 4.5 years
Graduation Rate: 5%

5%
Unemployment
Rate

{ Average Rent Burden: 23%
Median Income: \$20,904
Change in Income 2010-2015: \$2,777

51%
Unemployment
Rate

{ Average Rent Burden: 30%
Median Income: \$14,357
Change in Income 2010-2015: \$217

Development
Grants and Rent
Credits

DGRC Recipients
89

Primary DGRC uses:
Education, Transportation,
Childcare

Funds distributed
\$43,985

Increase housing choices for low-income families.



Increasing Housing Options

(Project Based Voucher Program, AHPP, Affordable Housing Modernization, PBV Mobility)

Expanding Low-Income Housing

Affordable housing stock increased

300%
under MTW

Preserving Existing Housing Stock

\$1.8 million
spent on property improvements in 2016

Providing Access to Opportunity

<1%
of PBV participants select to be placed on the PBV Waitlist



Ending Homelessness

(Transitional Housing Assistance Subsidy Program, Project MARCH)

747
households served in 2015

Populations served:
Homeless veterans,
Chronically Homeless,
Domestic Violence Victims,
Persons Reentering the
Community

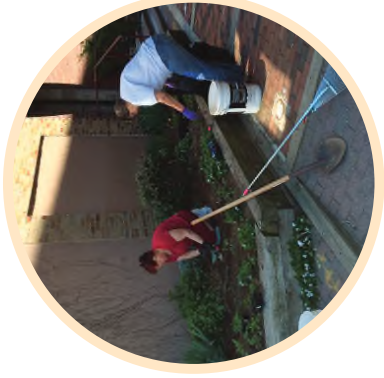


Closing the Opportunity Gap

\$104,000
MTW funds towards Opportunity Activities for Youth

206
Youth participating in Opportunity Activities through KHKC

63%
Assisted households with access to free WiFi



MOVING TO WORK @ KH

The Department of Housing and Urban Development's (HUD) Moving to Work Demonstration (MTW) permits a handful of high-performing housing authorities, like Keene Housing, the regulatory freedom to implement locally designed programs that address local housing needs.

more tHan Housing

As an MTW agency, KH goes beyond providing housing to providing wrap-around services that help those we serve achieve their goals. By looking at the households we serve from a holistic, service-driven perspective, KH can step away from the assumption-ridden, top-down federal approach that focuses on the symptoms, rather than the causes, of poverty.

For non-elderly, non-disabled (work-able) households our programs are designed to:

- Create an environment that encourages employment and financial stability rather than punishing economic success.
- Ensure all household members have the skills and resources needed to succeed.

For elderly and disabled households, we focus on providing access to programs and resources that:

- Encourage healthy, active lifestyles that promote aging in community.
- Ensure households have access to the care and services they need to be happy and healthy.

This shift in perspective has allowed KH to support residents' moves to greater economic independence. Since 2013, the percentage of work-able KH participants that no longer require assistance has consistently met or exceeded 5% annually, unassisted homeownership has grown, and the number of elderly households that continue to live independently has remained steady; all this while increasing the variety of ways we house families and the total number of households we serve.



DEVELOPING TOMORROW'S LEADERS

tHe Policy and Technology Lab

The Policy and Technology Lab (PTL) is designed to train college students to be future leaders in affordable housing and public policy. PTL provides undergraduate and graduate students an opportunity to work on a variety of affordable housing issues while gaining real-world work experience. PTL @ KH offers on-going paid or for-credit internships to students with special research aims or interests in the following fields:

Communication and Public Relations

Keene Housing understands the importance of communicating with the public. Since 2013, PTL Communication interns have worked with staff on projects related to our rebranding campaign, new website development, event planning, and our growing social media presence.

Policy and Sustainability

Our Policy and Sustainability interns have played a pivotal role in assessing and identifying issues that affect the households we serve. Since summer 2013, student interns helped create the road map for our long-term energy strategy, identified issues related to safety and food accessibility, and provided detailed analysis of our various MTW initiatives.

Technology and Public Policy

Policy and Technology interns apply the methods drawn from the technology, science, and policy fields to develop better methods for policy development, implementation, and evaluation. Implemented in 2016, student interns applied software development practices to create a new data collection system for our MTW homelessness initiatives.



RESIDENT SERVICES

Resident Engagement

KH recognizes that the work we do affects not only our residents but the community as a whole. Providing residents a variety of opportunities to provide input and engage in dialogue with staff is an essential part of our day-to-day work.

Listening Tours

The Listening Tours bring KH staff and residents together in an open forum that gives residents and community members an opportunity to provide input on items of interest or concern. It also provides residents the opportunity to hear about the previous year's accomplishments and our plans for the year ahead.

Property Picnics

During the summer, KH hosts catered picnics at each large property, giving residents and staff a chance to break bread together and chat in an informal setting.

Resident Satisfaction Survey

The Annual Resident Satisfaction Survey gives residents an additional opportunity to provide feedback on our performance and issues that concern them. In addition, we are able to ask residents for their thoughts about future programs and other areas of interest that may inform future policy choices.

Social Media

KH uses Facebook and Twitter to keep the community apprised of agency and community activities. Our Facebook page reaches an average of 200 people a week.

19
Resident Meetings

6
Listening Tour
Stops

9
BBQs and Activity
Nights

25
Resident
Workshops

In 2000, the Resident Self-Reliance Program (RSR) began with the premise that if a family receives services that focus on reducing debt and increasing financial literacy, the family's time in subsidized housing would decrease.

Since then, KH has learned much about what is needed to break the cycle of poverty. At the same time, the body of research on wealth-building and poverty alleviation has grown dramatically. Much of this research supports what we have found, that a one-size-fits-all approach to moving families towards economic independence is destined to fail those it's designed to help.

Today, the RSR program uses a combination of individualized case management - the Three Year Action Plan - and financial supports and incentives - the Development Grant and Rent Credit (DGRC) fund - to provide work-able families the supports needed to overcome barriers to economic independence.

Partnered with our innovative rent reform, the Stepped Subsidy program, RSR has shown that through proper supports and guidance families can use subsidized housing as a platform to achieve their financial, educational, and professional goals.



145
Participants

11
Participants
Achieved
Self-Sufficiency

2
New Unassisted
Homeowners

89
DGRC Recipients

\$43,985
DGRC Funds
Distributed



I was going through a hard time and [Karen] helped me a lot. She is working hard to get activities started with the residents in our building."

~ Stone Arch Village Senior Resident

Elderly and Disabled Resident Services

In 2016, KH welcomed Karen Graveline to our Resident Services team. Karen is developing our new Community Connections program. Community Connections focuses on helping our elderly and disabled residents maintain an active and healthy lifestyle. Our hope is that using proven strategies to facilitate aging in place will allow our residents to remain independent well into their senior years.

Karen works closely with our new Community Gardener, Jori Johnson, and our many community partners to provide a rich variety of services including healthy nutrition options, arts and entertainment, and community building nights.





Community Gardens

For nearly 10 years, KH has supported a robust community gardening program at Harper Acres. During that time we've slowly expanded to two additional sites – North & Gilsum, and Forest View. The gardens provide residents young and old the opportunity to grow their own food and learn about healthy food choices.

In 2016, KH hired Community Gardener, Jori Johnson, to oversee our existing gardens and expand the community gardening program to our other housing sites. This year our gardens produced over \$1,000 in produce and donated excess food to the Community Kitchen.

Farm to Family

In its second year, Farm to Family is a partnership between Keene Housing, the Cheshire County Conservation District, and Monadnock Menu to provide fresh, seasonal produce from local farmers to KH-assisted households at reduced prices. In addition to reduced prices, households that use their Supplemental Nutrition Assistance Program (SNAP) benefit to purchase Farm to Family produce receive a dollar for dollar match (up to \$10) through the Granite State Market Match program.

Under Jori's care, the program grew in 2016 from the 36 customers during the 2015 pilot year to 110 customers with nearly \$5,000 in produce sold in the second half of 2016 alone! This increased participation allowed us to add a second pickup location and expand the program from summer-only to year-round.



"Do you know that instead of eating cereal or popcorn at night while watching TV, I now snack on cherry tomatoes!"

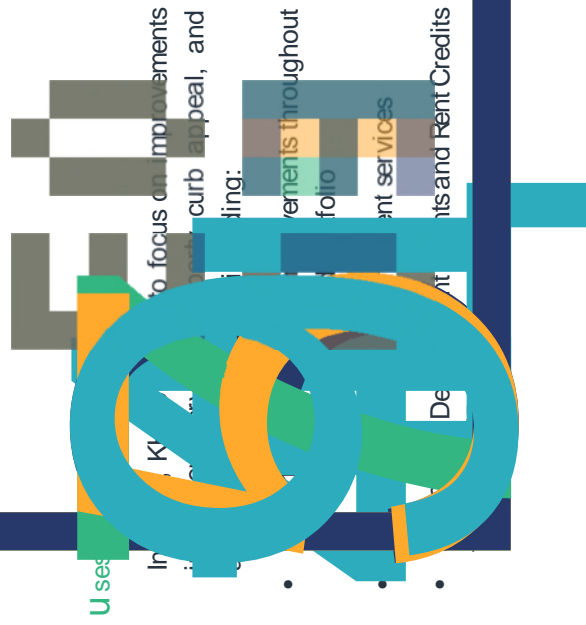
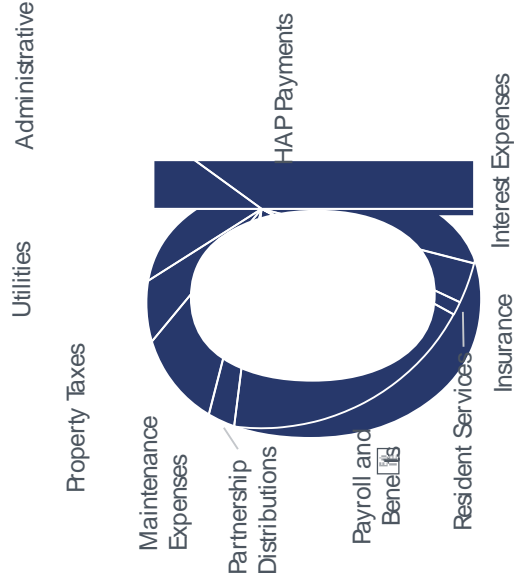
~ Central Square Terrace Resident

SUMMARY OF FY2016 FINANCIALS

During 2016, KH received \$14,824,333 in funding from a variety of sources including, but not limited to:

- \$12,823,125 in rental income from contracts
- \$269,711 in federal grants
- \$1,346,497 in other income

In addition, KH maintains an Operating Grant Fund that supports and promotes housing services and programs that focus on promoting self-sufficiency, affordable housing, violence prevention services, and youth services.



COMING IN 2017...

Resident Quality Of Life

Help interested residents expand the community gardens

More Activity Nights and special events for elderly and disabled residents

Continued support for Keene Housing Kids Collaborative

Continue offering Development Grants and Rent Credits for Resident Self Reliance participants

Property Improvements

Phase 2 of Lighting Retrofit at Harper Acres

New windows, sidewalks, curbs, roads, and drainage at Harper Acres

New playground at Stone Arch Village Family

New windows, roofs, and siding at Riverbend

Begin planning for major renovation of Bennett Block

Property Management

Expand recycling program to additional properties

Continue focus on curb appeal

Engage residents in energy savings programs



THANK YOU!

Carl Allen
Scott Arlen
Lorjean Baker
April Buzby
Sandy Clark
Claire Coey
Denise Cornstock
Amy Crocker
Josh Crocker
Martina Davis
Bob Desrochers
James Devoid
Mark Ferron
Dave Garrapy
Karen Graveline
Linda Griffling
Jori Johnson
June Jones
Brett King
Lenny Leblanc
Linda Mangones
Joshua Meehan
Kimberly O'Brien
Paul Painchaud
Linda Phippard
Patty Pike
Jodi Poulliot
Denise Pratt
Laura Scott
Chris Sherrick
Robert Stearns
Lori Thomas
Kelly White
Ellen Wishart
Stefanie Worcester
Amy Wright
Raique Pereira
Joseph Martino
Jessica Marakarian
Brittany Dickison

Lee Robator
Tom Moses
Pam Slack
JB. Mack
Jennifer Marsh
Liz Chipman
Anna Crosby
Edgemere Consulting
iMarc
TAG Associates
Keene Housing Kids Collaborative
Gary Jackson Heating
Syd's Carpet & Snooze Room
Weller & Michal
Stevens & Associates
Dietz Associates
Mirades in Motion
Waste Management
Tattersall Electric
Keene Gas
Bragdon, Dowd & Kossayda
Drummond Woodsum
Hawkins, Delalande & Wood
Klein Horning, LLP
Sheehan, Rhinney, Bass & Green
Nova Consulting
Competitive Energy Services
C&S Wholesale Grocers
Keene State College
Antioch University
MoCo Arts
Keene Family YMCA
Cheshire YMCA
Southwestern Community Services
Advocates for Healthy Youth
Keene School District
Healthy Monadnock
Keene Rec Center
City of Keene
Mayor Kendall Lane

Chris Coates
Lindsay Bryne
Elizabeth Coleman
Laurie Terwilliger
Keene Community Gardens
Carol Jue
Christine Parshall
Monadnock Center for Violence Prevention
Keene Elm City Rotary
Rotary Club of Keene
Keene Downtown Housing Corporation
Impact Monadnock
New Hampshire Housing Finance Authority
Northern New England Housing Investment Fund
Community Development Finance Authority
Housing Action New Hampshire
New Hampshire Housing Authorities Corporation
Monadnock Menus
Cheshire County Conservation District
New Hampshire Charitable Foundation
Citizen's Bank
TD Bank
Savings Bank of Walpole
Mascoma Bank
US Dept. of Agriculture
US Dept. of Housing and Urban Development
Public Housing Authorities Directors Association
National Association of Housing and Redevelopment Officials



Keene Housing